

**IMPORTED TELLERS (PRC) - A STUDY OF THEIR PERCEPTION
OF WORK AND LIFE IN HONG KONG**

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ABSTRACT

In Hong Kong, retail banks have been suffering from labour shortage and high turnover of tellers in recent years. The problem persists and becomes more severe without any feasible resolution forthcoming that can maintain a stable workforce locally. In 1993, the HongkongBank and the Standard Chartered Bank succeeded in importing tellers from the People's Republic of China (PRC), the first time that white-collar workers are imported into Hong Kong. These alien workers face important changes that they need to adjust to during their stay in Hong Kong, while their employers are also put to the test in hiring and managing a group of workers that are quite different from the local workforce. In this paper, the motivation of the imported PRC tellers, their expectation and actual perception of the work and life in Hong Kong were studied. Major discrepancies were found in their expectation and perception about the opportunity for advancement and high earnings, degree of freedom, elements of variety and challenging tasks in the job. The attributes of an imported PRC teller who best suits both the teller work and life in Hong Kong were also identified : *Age 20-25, female, worked in non-state-owned company before and previous monthly salary range \leq RMB 2,000*. From the experience gained with this first basket of imported PRC tellers in their adaptation processes, work attitudes and values, the bank's recruitment policies, criteria and direction can be geared to select a more suitable workforce in future recruitment of imported PRC tellers.

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CHAPTER I

INTRODUCTION

The issue of imported tellers is a very new phenomenon and attracts the attention of both the labour unions and the mass media. This paper aims at exploring the motivation of the imported tellers, their expectation and actual perception about the work and life in Hong Kong. In the light of the findings, their job satisfaction as a teller in Hong Kong is discussed. This paper also attempts to relate the aforementioned to the biographical characteristics of the imported tellers and their experience/exposure prior to the move to Hong Kong.

Background

Annual growth in labour supply in Hong Kong is recorded at only 0.5% whilst the unemployment rate stood at 2% in 1993. Labour supply has been tight for the past years and will remain so in the years to come. In view of this, the Hong Kong Government has approved the importation of skilled labour to solve the labour shortage problem in selective industries such as construction and catering. The Government currently allows 25,000 skilled workers to be imported on two-year contracts, of which 13,000 places have already been taken up.

The retail banks in Hong Kong have been critically short of tellers for the past few years. Turnover rate of tellers are high, for example in HongkongBank it was recorded at 54% in 1991, 62% in 1992, and 45% in 1993. And at times in the past, there have been over 500 vacancies in the Bank. The reasons for tellers leaving the banks are multi-faceted. While some of them leave to join competitive banks which offer better compensation packages, most of them are youngsters who face a wide range of options open to them i.e. further studies or working in other service industries. As the Government has expanded its education programme in recent years, especially in the post-secondary level, further education for school leavers is no longer a luxury. Form five and Form seven school leavers prefer to go on for further education instead of joining the workforce immediately after leaving school. In addition to the competition from other service industries such as finance, trading, hotel and catering, recruitment for tellers to serve in the ever-expanding banking environment has become a more difficult task.

The aforementioned together with the trend of continual low birth rate make it virtually certain that Hong Kong will be short for many years of school leavers who are able and willing to become tellers. In view of the difficulties in recruiting tellers locally and retaining a stable teller workforce, the two big banks, HongKongBank and Standard Chartered Bank, took the lead to apply from the Government in early 1993 for importation of tellers from the People's Republic of China (PRC) - the first group of white-collar imported workers in Hong Kong. Their move aroused attention from various sectors in the public.

First, it was the labour union. Their spokesman like Lau Chin Shek voiced out their strong objection on importation of tellers, fearing that it would set a precedent for other banks and further impair the interests of local employees. Second, it was the employees in the two banks. As the imported tellers, according to the legislation on imported labour, should be paid the industry median wage, local employees showed their concern for "equity" since many of the existing local tellers are in the lower parts of salary ranges. Also, they were worried about their career advancement opportunities as they sensed that there would be competition from the imported tellers. Third, it was the mass media. Since it was the first move in history to import white-collar workers in Hong Kong, the media were very interested in how the Banks would go ahead in the recruitment process. Newspapers, magazines, and TV broadcast sent their representatives to go with the Banks' recruitment teams to China and wrote reports on how the PRC candidates reacted to such a recruitment exercise and how the Banks selected suitable tellers.

Though the issue of the importation of tellers has been widely discussed by the public, their focus was mainly on why the Banks sourced tellers from China, the current labour supply situation in Hong Kong, the benefits offered to the imported tellers and the comparison with local tellers etc. Most of the attention was on the employers and the reaction of local employees. But how about the imported tellers themselves? Ever since the concept of import labour was introduced few years ago, there has been little research on the imported workers themselves.

Literature Review

It is becoming more and more frequent, particularly for people in developed countries, to move from job to job, and/or to be geographically transferred in the course of their working lives. Some businesses, for a variety of reasons, have an active policy of regular job transferral, e.g. international officers of the banks. While for some occupations, e.g. travelling salesman, diplomat etc, the job almost by definition involves travel. These people are **sojourners** who are defined as "short-term visitors to new cultures where permanent settlement is not their purpose."¹ In this regard, the group of imported tellers can also be considered sojourners. Other sojourners include tourists and foreign students. There are a number of dimensions or factors that may be used to distinguish one type of sojourner from another (Furnham, 1986) :

1. Distance : How far a person is transferred.

For the group of PRC tellers, they come either from Guangzhou or Shenzhen. Hence the distance they are "transferred" is not large.

2. Job : Whether the person expects/is expected to do much the same or a different type of job, at the same or different level in the organization.

Not all of the imported tellers have done a teller or similar type of job before. but in general, they have working experience in the service industry in China.

3. Social support : Whether the person moves alone, with others from the work place, with or without family.

The imported tellers come to Hong Kong entirely on their own. the banks do not sponsor the accompany of any family members. However some of them have relatives in Hong Kong.

4. Time : How long is the person likely to spend in this other place and when can they expect to return.

The imported tellers are expected to stay in Hong Kong for a contract period of two years. If the banks can successfully retain the quota with the Hong Kong Government, they "may" be offered contract renewals.

5. Return : Benefits and costs of the move; what does he/she try to achieve.

There is no guarantee that the imported tellers can obtain a better job when they return to the PRC. but some of them do expect that they can benefit from the experience gained in Hong Kong and achieve a better prospect upon return to the PRC.

6. Volunteering : To what extent the person believes that he/she has a choice in the move.

The move to Hong Kong is totally at the discretion of the imported tellers. they make their own choice.

To compare the group of imported tellers with other types of sojourners, it may be worth giving a summary of the terms of employment of the imported tellers here :

- Monthly salary : HK \$7,340 for a two-year contract period
- Other benefits : Seven days' annual leave, medical treatment and others according to the laid-down standards given by the Labour Department
- Accommodation : Imported tellers contribute 10% of their salary and the Bank pays for the rest of the accommodation costs, including rent, rates, maintenance, furnishings and fittings etc. Locations of living quarters include outlying islands, Mei Foo Sun Chuen, Sceneway Gardens, Laguna City, Aberdeen Centre. Eight or nine imported tellers share a three-bedroom flat.
- Training : Receive a two-day briefing on living in Hong Kong from external consultants, and eight-week tailor-made training courses run by the in-house training unit.
- Deployment : Work as tellers in the branch network, locations including outlying islands, Hong Kong Island, Kowloon and New Territories. There is no promise on job rotation or career advancement.

One study found that business people in general experience less difficulty than students or other sojourners moving to new environments (Furnham, 1986). The reasons for this are:

1. Business people are usually posted elsewhere for a set, specific and relatively short period of time. Hence they may see their move as relatively temporary and not requiring much adaptation and change.
2. Businessmen are posted abroad for a specific purpose, usually to deal with particular technical and managerial problems. Their problems are confined to work. They do not, as a rule, have to worry about transportation, accommodation and other 'house-keeping' problems. Students, on the other hand, often have a great many personal and logistical problems in addition to any difficulties they might face at work.
3. Business people have strong sponsorship. Many are given financial incentives for working abroad and often their life-style overseas is an improvement on what they have left behind. Furthermore, the sponsorship is not only financial but may include social benefits that increase rather than decrease a person's standing.
4. A business tour abroad often increases opportunities for advancement on return. Whereas this may be true of students, it is less certain for them.

5. In contrast to students, business people tend to be older and are usually more mature and therefore can adapt better.
6. The social relationships both inside and outside the work place are probably more likely to be on an equal footing for business people than for students. Such equal-status peer-group interaction probably goes some way in accounting for the relatively better adjustment of the business people compared to students.

Compared with the business sojourners, the imported tellers will stay in Hong Kong for a specific period of two years and thus some adaptation is required. Problems to the imported tellers, unlike the business sojourners, are not confined to work. Instead, they have to worry about transportation, accommodation, house-keeping and other daily problems. More particularly, they are provided with no financial sponsorship or opportunities for advancement in their current job. In contrast to the foreign students, the group of imported tellers should be more mature and more importantly, they volunteer to come to and work in a foreign place.

This paper attempts to explore the differences between the imported tellers' expectation and their actual perception about the job and life in Hong Kong and try to explain the differences in the light of the factors which distinguish them from other types of sojourners.

Another large empirical study (Torbiorn, 1982) set out to establish the determinants of business expatriate satisfaction. In doing so, he questioned over 1,000 businessmen and businesswomen in twenty-six host countries. He looked at their personal circumstances (age, education, status); motives for moving abroad; who initiated the move; previous overseas experience; the nature of the country they came from and the country they moved to; their chosen life-style; and spouse satisfaction. His findings reflected that men more than women, and better educated rather than less well educated people, adapt better. Also, the motive for moving most strongly associated with adjustment was 'a special interest in the particular host country'. Moreover, he found that previous overseas experience had no effect on adjustment and that expatriates who spent most of their free time with host country nationals were happier on average than those who turned to their own countrymen. Among all the factors, the satisfaction of the spouse was the major factor in determining adjustment.

This paper will also attempt to measure the job satisfaction of the imported tellers against their biographical characteristics and experience/exposure.

Preview

Researches conducted by Western academics mainly focused on the expatriates and foreign students while the group of imported teller sojourners is a new phenomenon yet to be explored. Instead of going into 'how' the imported tellers adapt to the new culture and environment, this paper aims at looking at the more rooted questions, i.e. how the imported tellers perceive their sojourn.

Since importation of tellers is such a new concept and is a very expensive exercise, the employers may be interested in knowing the following :

- What are their motives of coming to and working in Hong Kong?
- What do they perceive as an ideal job and how is it similar/different to/from what they experience?
- What do they perceive the life in Hong Kong to be and how is it similar/different to/from what they experience?
- Will the aforementioned be different for tellers with different biography such as their previous experience in Hong Kong, as a teller, in working with a foreign company, and their education background?

It is hoped that through this study, recommendations on the recruitment strategies, orientation and follow-up programmes can be made to the banks concerned so as to assimilate the group of imported tellers into the local workforce effectively.

CHAPTER II

METHODOLOGY

In this study, the behaviour, values and attitudes of the imported tellers from the PRC are observed and analyzed. Observations were made through measurements at two different frames of time for comparisons of *Expectation* versus *Perception* in the areas of *Job* and *Life*. Results on the other interested attributes, viz Motivation, Meaning of Work, and Ideal Job, are also collected and presented in this project.

Areas of Measurement

The following aspects are examined concerning the imported tellers from the PRC :

1. Motivation
2. Meaning of Work
3. Ideal Job
4. Expectation and Perception of their Job in Hong Kong
5. Expectation and Perception of their Life in Hong Kong

Time of Measurement

Measurements at two points of time were taken :

1. Right at the time that the imported tellers from PRC arrived at Hong Kong, so as to use their original states as the frame of reference for later comparisons, before they ever become *converted*, *assimilated* or *contaminated* through their stay in Hong Kong by the environment surroundings.
2. After a period of approximately ten weeks, similar sets of measurement (with minor adjustments to tune in with the settings of the environment at the time of the situation) were taken to rate the values of their attributes in behaviour and attitudes.

Both sets of data were employed to realize the differences between expectation and perception, as mentioned above. For the factors of Motivation, Meaning of Work and Ideal Job, only the results obtained at the latter time of measurement are utilized in examination to avoid double counting of the views of any particular individual, since the same person could have participated in both occasions of measurements and there is no way to distinguish for all responses to the questionnaires are anonymous.

Measurement Tools and Sample

Two measurement tools were employed in this study : an interview schedule and a questionnaire. Interviews were only possible with a finite group owing to the time available, the factor of timing and other limitations in being able to access the targeted objects of study as the situation allowed. Questionnaires were sent to all the imported PRC tellers recruited.

Interviews

Interviews were conducted with 16 candidates that had just arrived in Hong Kong to gain detailed knowledge of their original characters and attitudes.

Questionnaires

Questionnaires were designed and distributed at the two points of time mentioned above to a sample of imported tellers from the PRC :

i. Before

In September 1993, to a group of 32 imported tellers (these were all of the fresh comers that were available at the commencement of this project), including the 16 that were interviewed, at the time when they just arrived at Hong Kong; and

ii. After

In January 1994, to a full set of 200 imported tellers, including the subset of 32 persons in (i), at the time that they were already in Hong Kong for ten weeks or more and sent to work in the various branches of the banks after their training completion. At the end, a total of 69 responses were received (Response Rate = 34.5%).

Sample

The sample population of the study are all the imported PRC tellers of the HongkongBank. The Standard Chartered Bank imported PRC tellers could not be included for they were not available during this project.

Measurement through questionnaires was carried out with the whole population of the 200 genuine recruits from PRC of HongkongBank and a sample was resulted since only 69 responses were received. For interviews, a total of 16 persons was selected by a random draw on an equal basis from the lot of 24 recruits made available by the bank at the commencement of the project. Amongst the 69 respondents, their characteristics identified were tabulated in Table 1.

TABLE 1
CHARACTERISTICS OF THE QUESTIONNAIRE RESPONDENTS

Attributes		No. of Respondents
Age	20-25	57
	26-29	11
	30-35 (see Note 1)	1
Gender	Male	18
	Female	51
Education	University (4-year)	28
	University (3-year)	19
	College	22
Worked in Non-state-owned company (See Note 2)	Yes	45
	No	24
Worked in Banking Industry	Yes	15
	No	54
Previous Monthly Salary Range (RMB)	< 500	5
	500 - 1,000	18
	1,001 - 1,500	15
	1,501 - 2,000	13
	2,001 - 2,500	5
	2,501 - 3,000	3
	> 3,000	7

Note 1 As the sample size of the group in this attribute is too small to be representative and meaningful as compared with the other two groups, the results obtained would be excluded from the age group category in the analysis.

Note 2 *Non-state-owned company* is defined as either a company owned by Joint Venture between the government and overseas investments or a company wholly owned by overseas investments.

Interview with Hong Kong Christian Service "Employee Development Scheme"

The Hong Kong Christian Service "Employee Development Scheme" had been contracted as an independent consultant to conduct workshops titled *Orientation to the City Life in Hong Kong* for all batches of the imported PRC tellers, where first contacts with them in Hong Kong were made. More importantly, a channel was opened for the PRC tellers to turn to a third party consultant with problems that could not be solved with the bank during their stay in Hong Kong. In light of this, an interview was conducted with the personnel of the Hong Kong Christian Service to acquire insights on the personalities and concerns of the PRC tellers. Though this information could not be quantified, it helps to facilitate better understanding of the PRC tellers in the interpretation of the research raw result data.

Design of Questionnaire

The questionnaire consisted of nine parts, each attempted to solicit distinct information of the surveyed candidates.

1. The first three parts aimed at gathering background information of these individuals as independent variables. Differential relationships between these independent variables and other variables such as motivation and adaptation in the study will be identified later.

Part I	-	Biographical Data
Part II	-	Background Information - Social Environment in China
Part III	-	Background Information - Work Environment in China

2. Part IV to Part VII explored the candidates' motivation, their viewpoints about the Meaning of Work and their perception of an Ideal Job. Also, their reasons for choosing to work as a teller in Hong Kong were solicited.

Part IV	-	Ideal Job
Part V	-	Motivational Factors
Part VI	-	Meaning of Work
Part VII	-	Why Choose This Job

In this domain, several well-established tools and theories were employed to obtain comprehensive information, viz Herzberg's Two-factor Theory in Motivational Factors, Meaning of Work (MOW, 1987) in Meaning of Work and Maslow's Hierarchy of Needs in Why Choose This Job.

3. The last two parts concerned their expectations of the new job and life in Hong Kong:

Part VIII	-	Expectations About The Job (Before)
	-	Perceptions of The Job (After)
Part IX	-	Expectations About Life in Hong Kong (Before)
	-	Perceptions of The Life in Hong Kong (After)

Care was taken to tailor-make questions touching on the changes in environment, social life and work they were facing, as well as adaptation strategies they planned to use and subsequently taken by them in the new challenges.

The questionnaires were translated into Chinese for the sampled candidates, in order to minimize any impacts or biases arising from language barriers. Appendix 1 and Appendix 2 contain the "BEFORE" and "AFTER" questionnaires sent out respectively (A - English version; B - Chinese version).

CHAPTER III

FINDINGS / RESULTS

This Chapter depicts the major findings of the project, providing summary and highlights of the results obtained from the research, details of which are accommodated in the Appendix Section of the report.

Overall Scores

Perception of An Ideal Job

The candidates' perception of an Ideal Job was measured with Part IV of the Questionnaire. They were asked to rate the importance of 20 job characteristics to them with respect to an ideal job on a five-point scale, with 1 as Least Important and 5 as Most Important. Detailed mean scores are in Appendix 3 while the highlights are contained in Table 2.

TABLE 2
IDEAL JOB - CLUSTER RANKING AND MEAN SCORES

Cluster	Ranking	Mean Scores	Questions
Relationship	1	4.60	5, 8
Earnings	2	4.41	10
Challenge	3	4.40	2
Prospect	4	4.35	14
Physical Condition	5	4.31	4, 16
Autonomy	6	4.30	7
Job Security	6	4.30	6
Variety	8	4.22	15
Feedback	9	4.02	19, 20
Responsibility	10	3.91	9, 11, 17, 18
Time for Non-Work Activities	11	3.70	1

Definitions of the clusters are listed below for easy reference.

Relationship :	Working relationship with superior and colleagues
Earnings :	Monetary payment for the job
Physical condition :	Working conditions such as ventilation, lighting, work space etc
Challenge :	Challenging tasks from which a personal sense of accomplishment is gained
Prospect :	Opportunity for advancement to higher-level jobs
Autonomy :	Freedom to adopt own approach in the job
Job Security :	Security of employment
Variety :	Diversified job elements
Feedback :	Feedback on performance; guidance given by superior
Responsibility :	Well-defined job requirement; opportunity to contribute to the organisation/help others
Time for non-work activities :	Time left for personal or family life

Ideal Job Vs Actual Job

In addition to the measurement on perception of an ideal job, the actual job seen by the imported PRC tellers were also measured in Part VIII of the Questionnaire with the same set of job characteristics for comparison. The candidates were asked if they agreed that the actual job provided these characteristics by rating on a five-point scale with 1 as Strongly Disagree and 5 as Strongly Agree. The detailed mean scores are in Appendix 4. Table 3 and Table 4 provide the highlights.

TABLE 3

IDEAL JOB, EXPECTED JOB AND ACTUAL JOB -
CLUSTER RANKING AND MEAN SCORES

Cluster	Ranking			Mean Score			Question No.
	Ideal	Expect	Actual	Ideal	Expect	Actual	
Relationship	1	2	2	4.60	4.02	3.71	5, 8
Earnings	2	8	7	4.41	3.27	2.71	10
Challenge	3	5	6	4.40	3.70	2.90	2
Prospect	4	11	11	4.35	2.83	1.35	14
Physical Condition	5	1	1	4.31	4.20	3.73	4,16
Autonomy	6	7	9	4.30	3.41	2.33	7
Job Security	6	3	5	4.30	3.93	3.34	6
Variety	8	9	10	4.22	3.00	2.19	15
Feedback	9	4	3	4.02	3.82	3.64	19, 20
Responsibility	10	6	4	3.91	3.60	3.40	9, 11, 17, 18
Time for Non-Work Activities	11	10	8	3.70	2.90	2.70	1

TABLE 4

IDEAL JOB AND ACTUAL JOB - CLUSTER MEAN SCORES
AND PERCENTAGE DIFFERENCES

Question	Mean Scores		Percentage Differences	Cluster
	Ideal Job	Actual Job		
1	3.70	2.70	-27.03%	Time for Non-work activities
2	4.40	2.90	-34.09%	Challenge
3	N/A	N/A	N/A	N/A
4	4.40	3.30	-25.00%	Physical Condition
5	4.60	3.76	-18.26%	Relationship
6	4.30	3.34	-22.33%	Job Security
7	4.30	2.33	-45.81%	Autonomy
8	4.60	3.66	-20.43%	Relationship
9	3.90	2.71	-30.51%	Responsibility
10	4.41	2.71	-38.55%	Earnings
11	4.41	3.49	-20.86%	Responsibility
12	N/A	N/A	N/A	N/A
13	N/A	N/A	N/A	N/A
14	4.35	1.35	-68.97%	Prospect
15	4.22	2.19	-48.10%	Variety
16	4.21	4.16	-1.19%	Physical Condition
17	3.81	3.45	-9.45%	Responsibility
18	3.50	3.96	13.14%	Responsibility
19	3.94	3.60	-8.63%	Feedback
20	4.09	3.67	-10.27%	Feedback

Attributes with the largest discrepancies between ideal and actual jobs are :

- Prospect
- Variety
- Autonomy
- Earnings
- Responsibility
- Challenge
- Time for non-work activities

Motivation

The importance of the motivational factors to the PRC imported tellers were measured in Part V of the Questionnaire based on Herzberg' Two-factor Theory. The motivators are Achievement, Recognition, Work itself, Responsibility, Advancement and Growth (Question 1 to Question 6); the hygiene factors are Company policy and administration, Supervision, Relationship with peers, Personal life, Relationship with subordinates, Status and Security (Question 7 to Question 16). The respondents were requested to rate each motivational factor on a five-point scale with 1 as Least Important and 5 as Most Important. Detailed mean scores are in Appendix 5 and the highlights are as follows :

a. Average Scores		
	Motivator	4.18
	Hygiene Factor	3.99

b. Top Ranking Factors and their Mean Scores

Growth (motivator)	4.60
Salary (hygiene)	4.45
Achievement (motivator)	4.40
Relationships with peers (hygiene)	4.26
Responsibility (motivator)	4.20
Career Advancement (motivator)	4.20

Meaning of Work (MOW)

In Part VI of the Questionnaire, the candidates' viewpoints on Meaning of Work (MOW) were solicited. They were asked to score on a five-point scale (1 as Strongly Disagree and 5 as Strongly Agree) if they considered each statement was to them as a definition of when an activity was "working". Detailed mean scores are in Appendix 6 and the highlights are depicted in Table 5.

TABLE 5

MEANING OF WORK - CLUSTERS AND MEAN SCORES

Cluster	Mean Score	Question No.
Concrete	3.16	1,8,9,11,13
Social	3.99	5,6,12
Duty	3.14	2,4,14
Burden	2.97	3,7

Definitions of the clusters are depicted below.

- Concrete : Work which has a definite work place, time and consequences of which bear direct/personal impact to oneself
- Social : Work which allows one to contribute to the society/help others/derive sense of belonging
- Duty : Work which is considered a duty and a moral obligation
- Burden : Work which is physically or mentally strenuous

The Teller Job - Expectation, Perception and Their Differences

In Part VIII of the Questionnaire sent to the PRC tellers when they had just arrived at Hong Kong, they were asked to rate if they agreed each of the statements was part of their expectation about the teller job in Hong Kong on a five-point scale with 1 as Strongly Disagree and 5 as Strongly Agree. In Part VIII of the Questionnaire sent to them after they had stayed in Hong Kong for ten weeks or more, their perception about the characteristics of the job in Hong Kong was measured through rating on how much of each of the statement was provided by their present job on a five-point scale (1 as Strongly Disagree and 5 as Strongly Agree). Appendix 7 gives the detailed mean scores and the highlights are as follows :

Major differences of perception from expected in descending order

- Q.22 No opportunity for advancement
- Q.19 Not given as much freedom to adopt own approach to the job
- Q.23 No element of variety and adventure in the job
- Q.2 Not as many challenging tasks to do, from which a personal sense of accomplishment is gained
- Q.6 Heavy workload

Life in Hong Kong - Expectation, Perception and Their Differences

In Part IX of the Questionnaire sent to the PRC tellers when they had just arrived at Hong Kong, they were asked to rate if they expected to experience the case described in each of the statements in Hong Kong on a five-point scale with 1 as Strongly Disagree and 5 as Strongly Agree. In Part VIII of the Questionnaire sent to them after they had stayed in Hong Kong for ten weeks or more, their experience of life in Hong Kong on the same set of statements was measured through rating of on a five-point scale (1 as Strongly Disagree and 5 as Strongly Agree). Appendix 8 provides detailed mean scores with percentage differences and the highlights are as follows :

Major differences of perception from expected in descending order

- Q.8 Less problems with the computerized banking environment
- Q.15 Less time to go to cinema
- Q.11 Unable to study part-time
- Q.16 Stayed more in hostel
- Q.3 Unable to meet new friends apart from local colleagues

Categorization By Background Grouping

Motivation

The results on the measurements of motivational factors were categorized with the background grouping of the candidates on age, gender, education, worked in non-state-owned company before, worked in banking industry before and previous monthly salary range in an attempt to identify if there are any differential relationships between motivation and these independent variables. Detailed mean score are in Appendix 9 and the highlights are tabulated in Table 6.

TABLE 6
MOTIVATORS AND HYGIENE FACTORS - MEAN SCORES
CATEGORIZED BY BACKGROUND GROUPING

Attributes		Motivator	Hygiene
Age	20-25	4.18	3.95
	26-29	4.31	4.28
Gender	Male	4.29	4.04
	Female	4.18	3.95
Education	University (4-year)	4.19	3.89
	University (3-year)	4.19	4.06
	College	4.23	4.08
Worked in Non-state-owned company	Yes	4.19	3.99
	No	4.22	4.01
Worked in Banking Industry	Yes	4.19	4.08
	No	4.21	3.97
Previous Monthly Salary Range (RMB)	< 500	4.40	4.14
	500 - 1,000	4.08	3.86
	1,001 - 1,500	4.15	4.05
	1,501 - 2,000	4.25	4.08
	2,001 - 2,500	4.03	3.88
	2,501 - 3,000	4.11	3.80
	> 3,000	4.57	4.14

Meaning of Work (MOW)

The results on the measurements of Meaning of Work (MOW) were categorized with the background grouping of the candidates on age, gender, education, worked in non-state-owned company before, worked in banking industry before and previous monthly salary range in an attempt to identify if there are any differential relationships between MOW and these independent variables. Detailed mean score are in Appendix 10 and the highlights are tabulated in Table 7.

TABLE 7

**MEANING OF WORK CLUSTERS - MEAN SCORES
CATEGORIZED BY BACKGROUND GROUPING**

Attributes		Clusters			
		Concrete	Social	Duty	Burden
Age	20-25	3.19	4.00	3.11	3.00
	26-29	3.19	4.06	3.39	2.96
Gender	Male	3.10	3.88	3.36	2.95
	Female	3.19	4.03	3.06	2.98
Education	University (4-year)	3.06	3.93	3.11	3.00
	University (3-year)	3.39	4.05	3.26	3.08
	College	3.09	4.00	3.08	2.84
Worked in Non-state-owned company	Yes	3.12	3.95	3.16	2.94
	No	3.23	4.05	3.12	3.02
Worked in Banking Industry	Yes	3.41	4.07	3.16	3.04
	No	3.09	3.96	3.14	2.95
Previous Monthly Salary Range (RMB)	< 500	3.24	4.11	3.22	2.75
	500 - 1,000	3.17	4.07	3.03	3.00
	1,001 - 1,500	3.17	3.75	3.20	3.03
	1,501 - 2,000	3.15	4.03	3.15	2.91
	2,001 - 2,500	3.24	3.93	3.00	3.10
	2,501 - 3,000	2.60	3.11	2.67	2.34
	> 3,000	3.39	4.24	3.52	3.14

CHAPTER IV

DISCUSSION

Ideal Job

When the imported teller recruitment programme was launched in early 1993, the response in terms of the number of application was very encouraging. There were over 5,000 candidates applying for 350 vacancies and it is the employer's market in selecting the best fit applicants. Eventually about 200 candidates were selected. From the surface of it, the job as a 'teller' seems very attractive to the candidates. However can it be assumed that 'teller' is their ideal job? To find out whether "teller" is their ideal job, their job satisfaction are explored in this paper.

Attitudes are formed about things that are important in our life. Since our job takes up about half of our waking hours, most of us inevitably form an attitude about our job - whether it be positive or negative. These attitudes compose what is sometimes called job satisfaction. Job satisfaction can be measured in the specific as well as general levels. The survey designed to study the imported tellers in this paper intentionally sets out to understand the imported tellers' perception of an 'ideal' job in a general level and their expectation about the job as a teller in a specific level, and compare these with what they actually experience in the job.

The part in the survey designed to measure the perception of a job clusters the characteristics of an 'ideal' job and the job as a 'teller' into several **work goals** which can be seen as the outcomes, benefits, and needs the imported tellers desire to obtain from the work experience and particularly, the importance they attach to them.

As reflected from the findings in Chapter III (table 3), the imported tellers in general give lower absolute scores to common work goals for the expected job as a teller, compared with the scores given to an ideal job. It can be interpreted that the expected job as a teller is not considered a perfect match of the ideal job perceived by the imported tellers.

In terms of work goal importance ranking, however, higher rankings have consistently been given to the work goals of, **relationship with co-workers and superiors** and **physical working conditions** for both an ideal job and the job as a teller; and low rankings to **time for non-work activities** and **variety**. A study was conducted to compare the work goal importance ranking of managers in the PRC and other Chinese communities, namely Hong Kong, Taiwan, and Singapore (Shenkar and Ronen 1989). Similar to the results contained in this paper, Shenkar and Ronen's findings also show that, in terms of work goal importance, PRC managers rank high in **co-workers who cooperate** and **good working relationship with manager** and low in **time for non-work activities**. The two studies indicate that 'good interpersonal relations' remains to be an important work goal among the Chinese communities. This verifies the belief that Chinese give high values to personal relationships. Nevertheless, the PRC managers in Shenkar and Ronen's study rank

earnings medium and **promotion** as almost the least important work goal while the imported tellers' perceive these as important attributes of an ideal job. In this respect, the imported tellers are more alike the Chinese managers in Hong Kong, Taiwan and Singapore who rank **promotion** and **earnings** (except for Taiwan) high. It can be implied that the group of imported tellers are more deprived and thus give higher value to the tangible/materialistic aspect of the job such as money and promotion. Another point which is different between this study and Shenkar and Ronen's study is the work goal **physical working conditions**. The imported tellers rank this high in both the contexts of an ideal job and the job as a teller, however, this was consistently ranked low by the managers in the PRC, Hong Kong, Taiwan and Singapore. It may be due to the fact that the managers in Shenkar and Ronen's study have achieved a good working condition in their work and may therefore take it for granted in ranking it as a work goal while the group of imported tellers have not yet achieved this and thus assign a heavy weight onto this attribute.

The sections to follow will explore whether the actual job the imported tellers experience is different from what they expect in the aforementioned work goals. Before going on to the discussion, however, it is interesting to note that the rankings given for an ideal job and the expected job as a teller are significantly different in the following work goals :

TABLE 8
IDEAL JOB VS EXPECTED JOB (TELLER) -
AN EXTRACT FROM TABLE 3

	Ideal Job (ranking)	Expected Job (ranking)
Earnings	2	8
Prospect	4	11

The imported tellers rank **earnings** and **prospect** significantly less important for the job as a teller than for an ideal job. To understand the reasons why, it is worth recapping the terms of employment summarized in Chapter I. The imported tellers are employed on a two-year contract to perform only the teller duties. There are no promises on job rotation or career advancement. Also, their monthly salary is fixed for the two-year period. These employment terms were communicated and delivered to the imported tellers when they were offered the job. Therefore, it is reasonable that they rank **earnings** and **prospect** as less important than other work goals.

Ideal Job Vs Actual Job

The previous section has discussed what the imported tellers perceive an ideal job to be and what they expect the job of a teller in Hong Kong is like. This section will continue and explore the difference between the imported tellers' perception of an ideal job and what they have actually experienced.

According to the Value Theory, which is commonly used to explain job satisfaction, "if a person's job is in accordance with his values and allows him to attain the goals he has set for himself, he should naturally derive great job satisfaction. If, on the other hand, a person's job does not offer the chance to reach certain goals or it disagrees with his set of values, he will most probably be dissatisfied."² Similarly Lawler's Discrepancy Model (1973) concurs with the assumption that job satisfaction results from a lack of discrepancy between two sets of subjective experience: what a person expects to receive from his job and what a person feels he actually receives.

Chapter III (Table 4) indicates that all of the work goals or job attributes are considered by the imported tellers to have differed negatively from their ideal, except for **work in a well-defined job situation where the requirements are clear**. This finding shows clearly that the imported tellers are on average dissatisfied with the work they currently experience when compared with their ideals. Particularly, Chapter III shows that the following are the work goals or job attributes which the imported tellers consider to be different most significantly and negatively from their ideal job and their expectation about the job as a teller :

1. Opportunity for advancement to higher-level jobs (*prospect*)
2. Element of variety and adventure in the job (*variety*)
3. Considerable freedom to adopt own approach to the job (*autonomy*)
4. Opportunity for high earnings (*earnings*)
5. Consulted by direct superior in his decisions (*responsibility*)
6. Challenging tasks and personal sense of accomplishment (*challenge*)
7. Sufficient time left for personal or family life (*time for non-work activities*)

The big difference between what the imported tellers' ideal and what they actually experience may be attributed to their over-expectation of the job when they were recruited. It is understood during the interview with the imported tellers that they seldom have job descriptions defining the job requirement and the scope of responsibility in China. In other words, they can act more freely in their old jobs. However, for the job as a teller, it is provided with job description defining scope of responsibility, and with procedure manual detailing the work procedures. People who like to work with clearly defined boundaries may find the job as a teller with **well-defined job situation where the requirements are clear**. But for people who like to act more freely will find the job as a teller with less **challenge** and **autonomy**. And perhaps, as they are short of teller experience, their supervisors in Hong Kong may not be too willing to delegate responsibility and autonomy for them to act as compared with the responsibility given to the more experienced local tellers. But this is an assumption only and is subject to further proof.

It is interesting to note that, **earnings, prospect, variety and time for non-work activities** were considered the least important attributes when the imported tellers were asked to describe their expectation about the job as a teller. These attributes, nevertheless, were considered the least satisfactory attributes in their actual job. Does it mean that though the imported tellers consider some other factors more important than the aforementioned factors in deriving job satisfaction, the pay, promotion opportunities, variety of job offered and the time left for personal life still cannot meet their expectation in absolute terms? Surprisingly, the first three attributes form part of the employment contract which should have been communicated clearly to the imported tellers when they were offered the job.

It is true that the above mentioned factors are contained in the employment contract and the imported tellers are supposed to understand and agree with the terms before they accept the offer. However, for salary, the contract only mentions the amount of monthly salary and the 10% deduction for accommodation costs, it states nothing about the tax rate and more importantly, the amount of monthly 'commission' they have to give to the employment agency in China, which is equal to 15% of their monthly salary. Although these have been emphasized by the banks and the consultants who help run the induction/orientation programme, the imported tellers still have little knowledge about the standard of living in Hong Kong and hence the actual amount of 'take-home' pay. As indicated in the interview with the consultants, the imported tellers are mostly interested in the cost of living in Hong Kong and the common question they asked were 'where can I buy less expensive stuff?' Recalled from the brief summary about the employment terms, the imported tellers are only

sponsored by the banks in accommodation and medical treatment. They are still responsible for their own daily expenses, including meals and transportation. It is understood from some of the imported tellers that they need to finance their family in China as well. The unexpected high living standard in Hong Kong compared with that in China together with the enormous expense on 'commission fees' mean that the imported tellers, particularly those who earn reasonably high salary in China, are/become less satisfied with their current pay.

For prospect opportunity and job variety, it is very likely that the imported tellers have high hope in absolute terms and wish to achieve these in their current job though these have been emphasized to them when the job was offered.

For the time left for personal life, it is indicated by the Banks that the imported tellers particularly find it limited during the training period. The training unit of the Bank explains that the imported tellers in general learn more slowly than the local employees, perhaps due to the language barrier (as the training materials are written in English), the new service concept and complicated procedures of operations. The imported tellers usually have to stay late during the training period to clarify queries with training instructors. Moreover, it is understood that the imported tellers are not used to do the house-work by division of labour and therefore they will find the off-work hours limited for personal life.

In general, job satisfaction/dissatisfaction is likely to be related to the following consequences (Hui in Westwood, 1992) :

Productivity

Numerous researches have reported a positive correlation between job satisfaction and productivity though it is not the exclusive determinant. Other determinants include informal work norms, union activity, incentive schemes, etc.

Withdrawal behaviours

Organisational withdrawal is the opposite of organisational commitment. It refers to overt or covert actions an employee takes to sever his/her association with company and its goals. There is a clear, logical connection between job dissatisfaction and organisational withdrawal. Behavioural intention to reduce job inputs such as tardiness, lateness, and excessive sick leave may result. More seriously, the employee may quit the job provided that the job market is favourable. Hui (1988) and Gerhart (1990) reported empirical data from a nationwide survey in the United States to substantiate this claim.

The option of quitting is possible for the imported tellers despite the fact that they are then no longer allowed to work in Hong Kong and will have to go back to the PRC after quitting the job. Up to now, 10 imported tellers have already resigned, mainly due to the reasons of job dissatisfaction and inability to adapt to the job/life in Hong Kong. The cost of recruitment of PRC tellers compared with recruitment of local tellers is enormous. It costs about HK\$36,000 to recruit and train one

imported teller whereas it costs only HK\$19,000 locally. As a result, minimizing the turnover rate of imported tellers is important to the banks. Since it is implied from the findings that the group of imported tellers are in general dissatisfied with their current job, it is worth the banks looking into the ways to rectify the situation. This will be further discussed in Chapter V.

Motivation

Motivation is clearly of great significance to a person's work attitude and behaviour. It is believed that a highly motivated person is often able to "work harder and more effectively and also to feel better about their work, their organisation, and themselves."³

Regardless of what the job as a teller offers, the imported tellers were asked to give ratings to several factors in terms of their importance as a motivator. In this part of the survey, Herzberg's Two-Factor Theory was adopted.

Herzberg theorised that there are *hygiene factors* and *motivator factors*. Hygiene factors are a source of dissatisfaction but do not actually motivate, and improving these factors does not lead to a more motivated workforce. Motivator factors are the intrinsic aspects of the job experience: achievement; recognition; meaningful and challenging work; responsibility; and opportunity for advancement and personal growth. Improving the motivator factors will give higher satisfaction and hence a higher level of motivation.

As shown in Chapter III, the imported tellers give high ratings to both the motivator factors and hygiene factors. The fact that high ratings were given to both factors may be due to the fact of their experienced deprivation of these factors, whether it be hygiene or motivator, in their jobs in China.

Though the two sets of factors receive similar scores on average, out of the top six ranked factors, four fall within the motivator factors. To recall, the top six ranked factors are :

- Growth (*motivator*)
- Salary (*hygiene*)
- Achievement (*motivator*)
- Relationship with peers (*hygiene*)
- Responsibility (*motivator*)
- Advancement (*motivator*)

The imported tellers do not seem to value the other motivator factors **recognition** and **work itself** high as a motivator. Instead, they give credit to the hygiene factors **salary** and **relationship with peers**. It is consistent with the earlier findings that the imported tellers consider **earnings** and **relationship with co-workers and superiors** important work goals.

Assuming Herzberg's theory is valid, the banks have to make improvements to the motivator factors, with particular attention to the factors **achievement** (*challenge*) and **advancement** (*prospect*) which receive a great difference in terms of what the imported tellers expect to have and what they really have. However is it feasible for the banks to alter these? Further discussion will be carried out in Chapter V.

The fact that both motivators and hygiene factors are highly valued with some favourism on motivators does not change for different demographic variables and background. However, there are slight disparities in the top ranking factors and they are tabulated in Table 9.

TABLE 9

LIST OF DISPARITIES IN TOP RANKED MOTIVATIONAL FACTORS OF EACH BACKGROUND GROUP FROM THE OVERALL RANKINGS

Attributes		Difference From Overall Rankings
Age	20-25	Nil
	26-29	<i>Status replaces Responsibility</i>
Gender	Male	Nil
	Female	<i>Work Conditions replaces Career Advancement</i>
Education	University (4-year)	Nil
	University (3-year)	<i>Work Conditions replaces Career Advancement</i>
	College	<i>Job Security also as important</i>
Worked in Non-state-owned company	Yes	<i>Work Conditions also as important</i>
	No	<i>Job Security also as important</i>
Worked in Banking Industry	Yes	<i>Job Security replaces Responsibility</i>
	No	Nil
Previous Monthly Salary Range (RMB)	< 500	<i>Job Security replaces Career Advancement</i>
	500 - 1,000	<i>Work Conditions replaces Relationships with peers</i>
	1,001 - 1,500	<i>Job Security replaces Responsibility</i>
	1,501 - 2,000	<i>Status also as important</i>
	2,001 - 2,500	Narrow spread in values, resulting in eight factors scoring same at the fourth place
	2,501 - 3,000	<i>Recognition replaces Career Advancement</i>
	> 3,000	<i>Relationships with supervisor replaces Relationships with peers</i>

These discrepancies are understandable in relation with the respective attribute variables. For example, age group 26-29 places Status higher than Responsibility, this may show that a person with more working and life experiences notices the importance of status, and at the same time more qualified to gain status. Also, females value Work Conditions higher than Career Advancement is consistent with the Chinese thinking on male's dominant role over female in the workplace. (This is rapidly changing as China is more open to the outside world and western culture.)

In general, it is observed that Job Security has been chosen as an essential motivational factor. It signifies PRC people's awareness of job security can no longer be taken for granted in the market driven economy of today's China as in the good old days of socialism.

Meaning of Work (MOW)

To access the Meaning of Work, the empirical work definitions used by the MOW International Research Team (1987) are employed, classifying into clusters of Concrete, Social, Duty and Burden. In the overall picture, Social is ranked the highest while Burden is the lowest. The other two, Concrete and Duty, fall in between.

In the different groups of the background categorization, Social and Burden are still considered the top and bottom of the rankings respectively, while Concrete and Duty again fall in between.

Social being considered as the best Meaning of Work is consistent with the traditional Chinese culture line of thinking and communist orthodoxy, where contribution to the society and benefiting others are the major goals in life. The PRC tellers, who are brought up under the traditional Chinese and Communist environment, do value social as the most important element in work. Meindl, Hunt and Lee (1989) proposed that Mainland China society is in the high-collectivism (low-individualism) category in work values. The workers in this category are much concerned about making a real contribution to the organization and the society at large, place high work values in prestigious job, interpersonal harmony, comfort and opportunity to serve the organisation. Comfort is highly rated in work values, which translates into low value of burden in the MOW, as also shown by the study results.

The scoring of Concrete and Duty are in fact very close. The group that positions Duty over Concrete are those who are in the age group of 26-30, male, attained education level of university (4-year), worked in non-state-owned industry but not banking. No definite pattern can be identified in the salary range attribute.

Differences between Expectation and Perception of the Job in Hong Kong

Variations between one's expectation of a job and the actual job experienced lead to job dissatisfaction. Lawler's Discrepancy Model (1973) proposed that job satisfaction results from a lack of discrepancy between two sets of subjective experience : what a person expects to receive from his job (perceptions of conditions that should exists) and what a person feels he actually receives (perception of actual job conditions). A worker requiring less adaptation means a worker with higher productivity, by the increased efficiency as not being pre-occupied / distracted by the

adaptation process and the higher job satisfaction. There are major discrepancies in perception of the job from the expectations in most areas touched on, the five major ones are already highlighted in Chapter III and they are re-iterated here :

- No opportunity for advancement
- Not given as much freedom to adopt own approach to the job
- No element of variety and adventure in the job
- Not as many challenging tasks to do, from which a personal sense of accomplishment is gained
- Heavy workload

These are the typical job characteristics of an imported PRC teller in Hong Kong and yet they are still inappropriately conceived of by the imported PRC tellers before hand. These serious misunderstandings will impose significant negative effects in the imported PRC tellers' adaptation process as they discover that the reality differs from their expectations, which in turn decrease their work efficiency. Therefore, the bank needs to give a clearer picture of the teller job early in the recruitment exercise to avoid these wrong expectations and resultant drawbacks. In addition, feedback shall be obtained from the audience to cross-check if the messages had been received and perceived concisely.

The demographic variables and background of those PRC tellers whose expectations are closer to the reality perceived, and so needs less effort in the adaptation process, are identified from the comparison of the two sets of results

measured at their time of arrival at Hong Kong and after taking up the job fully in Hong Kong respectively. Candidates that need least adaptation constitute a more effective workforce that can merge into the intended work environment easily and quickly. The evaluation method is to compute the average percentage differences of all questions for the mean scores of each attribute factor, after adjusting the signs to the nature of the question - a higher after score signifies less adaptation needed or vice versa :

1. The percentage difference is calculated by dividing the difference of After Mean Score minus Before Mean Score into the Before Mean Score.
2. For questions having negative percentage difference as less adaptation required, the sign is reversed by multiplying with -1. They are questions 1 to 5 and questions 9 to 26.
3. For questions having positive percentage difference as less adaptation required, the sign remains unchanged. They are questions 6 to 8.
4. The more positive value is the average percentage difference under an attribute factor, the less adaptation is needed by a person with that attribute factor.
5. The more negative value is the average percentage difference under an attribute factor, the more adaptation is needed by a person with that attribute factor.

The computed results are tabulated in Table 10.

TABLE 10

COMPUTED ADAPTATION SCORE OF EACH BACKGROUND GROUP
TO THE TELLER JOB IN HONG KONG

Attributes		Adaptation Score
Age	20-25	-11.20%
	26-29	-15.81%
Gender	Male	-15.75%
	Female	-12.36%
Education	University (4-year)	-10.90%
	University (3-year)	-14.75%
	College	-8.31%
Worked in Non-state-owned company	Yes	-12.30%
	No	-14.88%
Worked in Banking Industry	Yes	-14.18%
	No	-12.12%
Previous Monthly Salary Range (RMB)	< 500	-0.72%
	500 - 1,000	-2.96%
	1,001 - 1,500	-17.16%
	1,501 - 2,000	-7.20%
	2,001 - 2,500	-11.78%
	2,501 - 3,000	-10.96%
	> 3,000	-27.15%

In summary, the following depict the characteristics of an imported PRC teller that can better suit himself or herself into the work in Hong Kong :

Age 20-25

Female

College Education

Worked in Non-State-Owned Company before

Not worked in banking industry before

Previous monthly salary range \leq RMB 1,000

Age 20-25 is the youngest age group of the imported tellers. they adapt to the work better because they have less work experience and may therefore have less expectation about the current job when compared with those who have more working experience in PRC.

Similarly, the group of imported tellers who are educated at college level (the lowest level of education attained among the imported tellers) may find themselves more satisfied with the current job than those who have attained higher level of education and thus higher expectation about the job.

It is not unreasonable to find that the group of imported tellers who have worked in non-state-owned companies before, either joint venture or companies owned by foreign investment, adapt better in the job. The two banks in Hong Kong are western banks and therefore the group of PRC tellers who have been exposed to the western culture through working experience in non-state-owned companies should find their real job less deviate from their expectation.

A "teller" in the PRC is different from a "teller" in Hong Kong : The scope of responsibility, standard of customer service required, degree of freedom to act, etc. are different. A person who has no working experience as a teller before may have less expectation about the teller job and thus adapts better than one who has previous but different experience as a teller.

Lastly, it is easy to understand why the group of imported tellers who was earning a monthly salary of \leq RMB 1,000 in China (the lowest monthly salary range) are more satisfied than the others who were earning a higher salary in the PRC. The low salary earners in the PRC may find that the teller job in Hong Kong gives them "substantial" increase in monetary return and are therefore more satisfied with the current job than those who were previously high salary earners in the PRC.

Differences between Expectation and Perception of Life in Hong Kong

Similar to the case of the job, there are also major discrepancies in perception of the life in Hong Kong from the expectations in many areas touched on. Four of the principal differences bear negative effects on the imported PRC tellers' adaptation process, while one of them poses positive outcome.

The good side of the story is that the candidates are well prepared for the difficulties encountered in the computerized environment and even ready for worse cases, they find the difficulties met are not as bad as imagined. This will lighten up their learning process and allow their efforts be re-channelled to areas that trouble them more. From the interviews held, it is found that most of the candidates have taken computer courses in school or even worked with computers in their previous jobs. As the work required in the banking industry is very much computerized, this will be an advantageous requirement to include into the recruitment process.

On the other side, there are in general three primary misunderstandings about the life here in Hong Kong. The imported PRC tellers have under-estimated the loading in work and training, as well as the overhead incurred in taking care of oneself away from home and family. These two misunderstandings boil down to a lot less free time left to spend for their social activities. The lack of social life linked together with the heavy workload exerts much pressure on them which they may not have prepared for. The fact is that a few of them have already returned to the PRC due to reasons related to adaptation problems in life and work in Hong Kong.

Many have plans to further their studies in Hong Kong as they are aware of the abundance of education opportunities in Hong Kong. Unfortunately, they soon find out a set of constraints for themselves to pursue education here, for instance :

- Fully occupied by the bank's training and own adaptation in the first three to four months
- Unable to engage in long courses, as their contracts only last for two years
- Timing of their arrivals and finally sorted out suitable courses do not match with the academic calendar
- Qualifications attained in PRC may not be recognized here, thus cannot fulfil the pre-requisite requirements for admission

The bank shall provide them with more information through workshops or assimilation programmes about the life in Hong Kong in these two and other aspects to avoid these wrong expectations, the earlier the better.

The same evaluation mechanism as in the case of Difference between Expectation and Perception of the Job in Hong Kong to work out an adaptation score for each attribute group is carried out using the expectation and perception sets of data about Life in Hong Kong. The demographic variables and background of the PRC tellers whose expectations are closer to the reality perceived are identified. These candidates need less effort in the adaptation process. The evaluation mechanism are re-iterated here for easy reference :

1. The percentage difference is calculated by dividing the difference of After Mean Score minus Before Mean Score into the Before Mean Score.
2. For questions having negative percentage difference as less adaptation required, the sign is reversed by multiplying with -1: They are questions 3, 4, 7 and questions 10 to 20.
3. For questions having positive percentage difference as less adaptation required, the sign remains unchanged. They are questions 1, 2, 5, 6, 8 & 9.
4. The more positive value is the average percentage difference under an attribute factor, the less adaptation is needed by a person with that attribute factor.
5. The more negative value is the average percentage difference under an attribute factor, the more adaptation is needed by a person with that attribute factor.

The computed results are tabulated in Table 11.

TABLE 11

COMPUTED ADAPTATION SCORE OF EACH BACKGROUND GROUP
TO LIFE IN HONG KONG

Attributes		Adaptation Score
Age	20-25	-0.80%
	26-29	-9.73%
Gender	Male	-5.15%
	Female	-1.15%
Education	University (4-year)	-3.38%
	University (3-year)	0.38%
	College	-3.58%
Worked in Non-state-owned company	Yes	-1.33%
	No	-3.78%
Worked in Banking Industry	Yes	2.25%
	No	-3.17%
Previous Monthly Salary Range (RMB)	< 500	1.42%
	500 - 1,000	-0.71%
	1,001 - 1,500	-4.52%
	1,501 - 2,000	5.00%
	2,001 - 2,500	-20.00%
	2,501 - 3,000	27.92%
	> 3,000	-2.73%

In summary, the following depict the characteristics of an imported PRC teller that can better adapt to the life in Hong Kong :

Age 20-25

Female

University Education (3-year)

Worked in Non-State-Owned Company before

Worked in banking industry before

Previous monthly salary range \leq RMB 2,000 or $>$ RMB 2,500

The profile of an imported teller who can adapt better to the "life" in Hong Kong is similar to that of the one who has better adaptation to the "job" in Hong Kong except in the areas of education level and previous working experience in the banking industry.

University graduates adapt better to the life in Hong Kong than those who have attained lower education level attributed to the fact that most of the university graduates have lived in university dormitory. They are used to more independent lives which require them to take care of themselves, and hence adapt more easily.

The group of imported tellers who have been working in the banking industry before suit better to the "life" in Hong Kong though they find the "job" less satisfactory. It has been explained earlier why they have difficulties in adapting to the job as a teller in Hong Kong. However, they adapt better to the life in Hong Kong because they have better understanding about the banking environment, the flow of operation, and to a certain extent the computerized operation.

Local tellers in Hong Kong are dominated by females. In view of this, female imported tellers will find it easier than the males to meet new friends in their work sites.

Adaptation in Job and Life

Combining the adaptation scores of the teller job and life in Hong Kong, the following are found to be the attributes of an imported PRC teller that best suit both the teller job and the life in Hong Kong :

Age 20-25

Female

Worked in Non-State-Owned Company before

Previous monthly salary range \leq 2,000 RMB

Imported PRC tellers with these characteristics and background should be preferred by the bank as an employer who treasures a more effective workforce that merges into the intended work environment and local social life environment easily and quickly.

Limitations

There are several limiting factors in this project, which may have influences on the study results. They are articulated below :

Timing

The recruitment process of the imported PRC tellers of HongkongBank commenced in the second quarter of 1993, and the first lot of newly recruits arrived at Hong Kong in the third quarter of 1993 while preparation of the project had just been started. By the time the theme and details of the project were finalized and approved at the beginning of fourth quarter, there were only two batches of newly recruits left to come. Thus, it was not possible for the project work to follow the whole recruitment process but the last part.

Sample Size

Owing to the timing factor mentioned above, it was only possible to acquire 32 sets of "Before" data, from the last two batches of arrival.

Out of the 200 "After" questionnaires sent out, only 69 responses were received. This low response rate of 34.5% is out of control since participation in the questionnaire survey is voluntary. However, it benefits the comparison process by not having large deviation in the sizes of data sets, which would otherwise make the results' compatibility refutable.

Project Size

Due to the size of the project and availability of the targeted samples, it was impractical for the project team to gather information from each sampled candidate in greater details, such as conducting series of interviews with them at different points of time, setting up discussions with their supervisors, etc.

The best that could be done were interviewing a subset of the sample and soliciting information from the rest with the designed questionnaire.

CHAPTER V

RECOMMENDATIONS

The findings in Chapter IV reported the discrepancies between two sets of subjective experience of the imported tellers : what they expect to have in the job and what they feel they have actually received. The major discrepancies lie in the following areas:

- No opportunity for advancement
- No opportunity for higher earnings
- Not given as much freedom to adopt own approach to the job
- No element of variety and adventure in the job
- Not as many challenging tasks to do, from which a personal sense of accomplishment is gained
- Heavy workload
- Not much opportunity for part-time study

The above discrepancies are likely to result in job dissatisfaction which in turn may lead to consequences such as low productivity and withdrawal behaviours ranging from absenteeism to quitting behaviour.

If the aforementioned discrepancies can be minimized or even eliminated, the group of imported tellers will have a higher level of job satisfaction and thus the following benefits will be generated to the employers :

Productivity

The narrower the gap between what the imported tellers expect the job to be and what they actually experience the job is, the easier and quicker they adapt to the work environment. Hence, a more effective and productive workforce is achieved in a shorter frame of time.

Cost Saving

It was pointed out earlier in Chapter IV that the cost of recruiting/replacing an imported teller is very high (about \$36,000 per imported teller). It includes the travelling costs of the local recruiters to the PRC and the cost of accommodation, administration costs in arranging formalities with the PRC government and the Immigration Department, costs in arranging the necessary logistics, and training costs. If the turnover rate of imported tellers can be kept to a minimum by improving their job satisfaction, the replacement costs during the two-year contract period will be minimized as well. Also, it will cause less disturbance to the manpower planning process during the two-year contract period. Moreover, recruitment of imported tellers should not be treated as a one-off exercise. It is very likely that the banks will apply to the government to retain the quota for imported tellers if the supply of local tellers remains tight in two-years time. Therefore, if the imported tellers who were recruited in the first exercise are productive and satisfied with the job when their contracts lapse, it will cost the banks less to renew contract with them than to recruit and train a totally new batch of tellers from the PRC.

To achieve the above benefits, the gap between what the imported tellers expect and what they perceive in reality should be reduced. Since altering the terms of employment is a more complicated issue and in some way not possible, it is more feasible to lower their level of expectation than to improve the 'status quo' of the imported tellers. There are several aspects that are worth looking into. First, it is the communication with the candidates at the time of recruitment. Second, it is the communication when they arrive in Hong Kong. The following sections will give detailed recommendations to the employers.

Recruitment Process

1. It is noted that the imported tellers expect the job as a teller to be more challenging and to be given more autonomy. It may be attributed to the fact that they have little knowledge about the nature of job as a teller when they apply for it. The recruitment advertisement placed in the local newspaper in the PRC, as constrained by the space and perhaps costs, only indicated that it was a 'teller' job and gave very little description about what 'teller' means. However a 'teller' job in the PRC and in Hong Kong are very different. For example, customer service is emphasized in Hong Kong while in the PRC, a teller expects a customer to say 'thank you' to him/her. Currently, the banks do not take a proactive approach in explaining what 'teller' means at the recruitment stage but only answer questions asked by the candidates during the interview session. It is recommended that more specific descriptions about what 'teller' means should be laid down earlier in the recruitment stage in the recruitment advertisement.

It may be difficult to put down every detail of the job description of a teller job in the recruitment advertisement. The banks can consider producing a video showing the shortlisted candidates the 'work' of a teller. It can be shown when the candidates are waiting for a scheduled interview. The content of the video may include the nature of work of a teller in Hong Kong, pace of work, the required level of customer service, and the degree of freedom to act in the job.

2. The imported tellers, as reflected in the survey, were generally dissatisfied with the earnings and prospect though the salary offered and opportunity for career advancement were part of the employment terms which have been communicated to the imported tellers when they were offered the job. Attempts have been made to explain the reasons why such discrepancies still exist. In reviewing the recruitment process, it was found that there was little attempt made by the employers to tell the candidates the employment terms at an early stage, except that a poster (written in English) was placed in the recruitment hall summarizing the key employment terms. Details about the terms of employment were given when the imported tellers were offered the job and further information on the living standard in Hong Kong was delivered by the Christian Service in the orientation programme when the imported tellers physically arrived in Hong Kong. In fact, information such as the standard of living, tax rate and the estimation of take home pay the imported tellers will get after all necessary deductions should be communicated earlier in the recruitment stage so that candidates can estimate

what they will get in Hong Kong. In this respect, employers are urged to proactively prepare a pamphlet written in both English and Chinese, containing the above information and distribute it to **each** shortlisted applicant during the recruitment process.

It is reflected in both the interviews with the imported tellers and the questionnaires returned that the imported tellers have high expectation to pursue further studies in their spare time. There are constraints which make further studies difficult. It includes the long hours spent in work, the timing of their arrivals which cannot match with the academic calendar, duration of the courses, and their academic qualifications which cannot fulfil the pre-requisite for admission. The imported tellers may not be aware of these before they arrive Hong Kong. It is suggested that such information be contained as well in the information pamphlet mentioned earlier.

4. This paper attempts to depict the characteristics of an imported teller who can better suit himself or herself into the work and life in Hong Kong. The banks can give considerations to candidates possessing the following characteristics:

Age 20-25

Female

Have worked in overseas companies or joint ventures before

Previously earning a monthly salary < RMB 2,000

Follow-Up Programme

1. To reinforce the understanding of the imported tellers about their job, Human Resources department is suggested to proactively conduct regular counselling with the imported tellers on a quarterly basis instead of offering help on a reactive basis when the imported tellers or their managers call to report problems. This can also ensure that remedial actions can be taken on time. By doing so, the bank can project the image of a caring employer.
2. Currently, the imported tellers only seek help from the Bank or Christian Service at their own initiative. There is no proactive follow-up of their adaption into the job and life in Hong Kong. Human Resources department should pay regular visits to the work sites and their living quarters on a regular basis, say quarterly. In the interview with the counsellor of the Christian Service, it is reflected that they are employed only to conduct the orientation programme but not any follow-up programme with the imported tellers. However, understanding how the imported tellers adapt to the work and life in Hong Kong is as important as knowing the difficulties they encounter. This can help enhance future orientation programme. As a result, this paper suggests that the service offered by Christian Service be extended to follow-up with the imported tellers' adaptation three months after their arrival and every six months thereafter. Preferably, it should be the same counsellor who conduct the orientation programme with the imported tellers so as to build up trust and relationship and to facilitate future follow-ups.

CHAPTER VI

CONCLUSION

In view of the continual limited labour supply in Hong Kong, the problem of teller shortage will be unavoidable. In light of this, the issue of imported tellers was brought to the attention of the government which resulted in the approval of an importation of 400 tellers (350 and 50 for HongkongBank and Standard Chartered Bank respectively). Since it was the first move in history to import white-collar workers in Hong Kong, attention was given to how the banks would go ahead in the recruitment process and the response of the local tellers. Little has been touched on the imported tellers themselves.

This paper has attempted to explore the motives of the imported tellers of coming to and working in Hong Kong. Herzberg's Two-factor Theory is employed in explaining their motivation. It is found that the group of the imported tellers are so deprived that they rate both the motivator and hygiene factors high. This paper has also explored what the imported tellers expect the job and life in Hong Kong to be at the time they arrive Hong Kong. These results are compared with their actual experience about the job and life after they have been in the job and in Hong Kong for ten weeks or more so as to understand the extent of job dissatisfaction. Major discrepancies are found in their perception about the opportunity for advancement and high earnings, freedom to adopt own approach to the job, and elements of variety and challenging tasks in the job. Recommendations focusing on improving the

recruitment process and the follow-up programme so as to narrow the gap between the expectation and actual perception about the job and life in Hong Kong are made in this paper. Characteristics of a preferred candidate who can adapt more easily and quickly into the work and life in Hong Kong are also proposed for future PRC teller employers.

It is considered that the issue of recruitment of imported tellers will not be a one-off exercise to the two banks which are currently employing imported tellers since they are still facing a serious problem of teller shortage. It is believed that the two banks will apply to the government to retain or to extend the quota in two years time. In addition, the issue of teller shortage is not only exclusive to the two banks, it applies to the banking industry as a whole. Some other local banks are studying the feasibility of employing imported tellers. Recruitment of imported teller is an effective way in solving the current teller shortage problem. However, the cost of recruiting a PRC teller is awfully high. In this regard, establishing a stable imported teller workforce is critical to the banks. It is hoped that this paper provides solutions to the banks and insights to the prospective PRC teller employers in future.

APPENDIX 1 (A)

**QUESTIONNAIRE TO THE PRC TELLERS
AT THEIR TIME OF ARRIVAL**

(ENGLISH VERSION)

Part II Background Information - Social Environment in China

1. What dialect do you usually use in your daily conversation?
☐ Putonghua ☐ Guangdonghua ☐ English
☐ others (please specify _____)

2. What language do you usually write?
☐ Chinese ☐ English
☐ Others (please specify _____)

3. What proportion (in terms of percentage) of your leisure time did you spend on the following activities in China?
☐ studying part-time
☐ reading books / magazines
☐ reading newspapers
☐ watching television (PRC channels)
☐ watching television (Hong Kong channels)
☐ watching movies / videos
☐ doing sports
☐ going out with friends
☐ staying with family members
☐ others (please specify _____)

4. If you were NOT living on your own, how many people were sharing a flat with you in China? _____

5. If you were NOT living on your own, how many people were sharing a bedroom with you in China? _____

6. What was the size of your flat in China? _____

7. How many bedrooms were there in your flat in China? _____

8. Have you been away from China before ?
☐ Yes ☐ No

9. If yes, what country(ies) have you visited?

Part III Background Information - Work Environment in China

1. What kind of companies have you worked before?
(You may tick more than one box)
 - ☐ State owned companies
 - ☐ Joint ventures
 - ☐ Overseas companies
2. Which of the following industry(ies) have you engaged in before?
(You may tick more than one box)
 - ☐ Banking
 - ☐ Service industry
 - ☐ Manufacturing
 - ☐ Others (please specify _____)
 - ☐ Hotel
 - ☐ Sales or related jobs
 - ☐ Engineering
 - ☐ Teaching
3. What was/were the nationality of your immediate superior(s) in China?
 - ☐ PRC Chinese
 - ☐ Hong Kong Chinese
 - ☐ European/American
 - ☐ Japanese
 - ☐ Others (please specify _____)
4. What dialect/language did you usually use in your work site in China ?
 - ☐ Putonghua
 - ☐ Guangdonghua
 - ☐ English
 - ☐ Others (please specify _____)
5. What language was commonly used in daily correspondence in your work in China ?
 - ☐ Chinese
 - ☐ English
 - ☐ others (please specify _____)
6. How much time you needed to spend on travelling to work?
 - ☐ less than 30 minutes
 - ☐ 30 minutes - 1 hour
 - ☐ 1 hour - 1.5 hours
 - ☐ more than 1.5 hours
7. Working days were from _____ to _____ in a week.
8. Working hours were from _____ to _____ in a day.
9. Lunch hours were from _____ to _____ in a day.
10. What transportation means did you use to go to work?
(You may tick more than one box)
 - ☐ on foot
 - ☐ bus
 - ☐ bicycle
 - ☐ ferry
 - ☐ train
 - ☐ Others (Please specify _____)

11.

How was the company policy communicated to you ?

☐

through words from my immediate superior

☐

through work meetings

☐

through written materials, e.g. magazines, newsletters etc.

☐

company policy was never communicated to me

12.

Did you have any subordinate working with you in China?

☐

Yes

☐

No

13.

If yes, how many?

14.

Your salary was :

☐

fixed

☐

on piece rate

☐

basic + incentive

15.

How was your salary paid ?

☐

Monthly

☐

Weekly

☐

Daily

16.

How was your salary reviewed ?

☐

The better the performance, the better the pay increment

☐

Fixed increment rate for different levels/groups of staff

☐

No regular review

17.

What salary range (monthly) did you earn in your last job in China?

☐

Below RMB500

☐

RMB500-1000

☐

RMB1001-1500

☐

RMB1501-2000☐☐☐

18.

Regarding your previous jobs in China, please score from 1 (Strongly Disagree) to 5 (Strongly Agree) on each of the following statements :

Strongly Disagree

Strongly Agree

1

2

3

4

5

a.

They involved a lot of customer contact.

1

2

3

4

5

b.

The companies you worked for were automated.

1

2

3

4

5

c.

Your roles and responsibilities were clearly defined.

1

2

3

4

5

d.

You received feedback from your immediate supervisor about your performance levels.

1

2

3

4

5

e.

The companies you worked for emphasized team work.

1

2

3

4

5

f.

Overtime work was involved in your work in China.

1

2

3

4

5

Part IV Ideal Job

In the following statements, score the importance to you as an ideal job, disregarding your present job. Score from 1 as least important, 5 as most important :

		<u>Least</u> <u>Important</u>				<u>Most</u> <u>Important</u>
1.	Have sufficient time left for your personal or family life.	1	2	3	4	5
2.	Have challenging tasks to do, from which you can get a personal sense of accomplishment.	1	2	3	4	5
3.	Have little tension and stress on the job.	1	2	3	4	5
4.	Have good physical working conditions (good ventilation and lighting, adequate work space, etc.)	1	2	3	4	5
5.	Have a good working relationship with our direct superior.	1	2	3	4	5
6.	Have security of employment	1	2	3	4	5
7.	Have considerable freedom to adopt your own approach to the job.	1	2	3	4	5
8.	Work with people who cooperate well with one another.	1	2	3	4	5
9.	Be consulted by your direct superior in his decisions.	1	2	3	4	5
10.	Have an opportunity for high earnings.	1	2	3	4	5
11.	Make a real contribution to the success of your company or organisation.	1	2	3	4	5
12.	Serve your country.	1	2	3	4	5
13.	Live in an area desirable to you and your family.	1	2	3	4	5
14.	Have an opportunity for advancement to higher-level jobs.	1	2	3	4	5
15.	Have an element of variety and adventure in the job.	1	2	3	4	5
16.	Work in a prestigious, successful company or organisation.	1	2	3	4	5
17.	Have an opportunity for helping other people.	1	2	3	4	5
18.	Work in a well-defined job situation where the requirements are clear.	1	2	3	4	5
19.	Supervisor gives you immediate feedback on performance.	1	2	3	4	5
20.	Supervisor gives you clear work guidance.	1	2	3	4	5

Part V Motivational Factors

Score the importance of each of the following to you as a motivational factor.
 < 1 = Least Important, 5 = Most Important > :

		<u>Least</u> <u>Important</u>				<u>Most</u> <u>Important</u>
1.	Achievement	1	2	3	4	5
2.	Recognition	1	2	3	4	5
3.	Work itself	1	2	3	4	5
4.	Responsibility	1	2	3	4	5
5.	Career advancement	1	2	3	4	5
6.	Personal growth	1	2	3	4	5
7.	Company policy and administration	1	2	3	4	5
8.	Supervision	1	2	3	4	5
9.	Relationship with supervisor	1	2	3	4	5
10.	Work conditions	1	2	3	4	5
11.	Salary	1	2	3	4	5
12.	Relationships with peers / colleagues	1	2	3	4	5
13.	Personal life	1	2	3	4	5
14.	Relationships with subordinates	1	2	3	4	5
15.	Status	1	2	3	4	5
16.	Security	1	2	3	4	5

Part VI Meaning of Work

In the following statements, score from 1 (Strongly Disagree) to 5 (Strongly Agree) that if each of them to you as a definition of when an activity is "working" :

		<u>Strongly</u> <u>Disagree</u>				<u>Strongly</u> <u>Agree</u>
1.	If you do it in a workplace	1	2	3	4	5
2.	If someone tells you to do it	1	2	3	4	5
3.	If it is physically strenuous	1	2	3	4	5
4.	If it belongs to your task	1	2	3	4	5
5.	If, by doing it, your contribute to society	1	2	3	4	5
6.	If by doing it, you get a feeling of belonging	1	2	3	4	5
7.	If it is mentally strenuous	1	2	3	4	5
8.	If you do it at certain times (e.g. within office hours)	1	2	3	4	5
9.	If it is not pleasant	1	2	3	4	5
10.	If it adds value to something	1	2	3	4	5
11.	If you get money for doing it	1	2	3	4	5
12.	If others profit by it	1	2	3	4	5
13.	If you have to do it	1	2	3	4	5
14.	If you have to account for it	1	2	3	4	5

Part VII Why Choose This Job

Now, consider why you choose this job in Hong Kong. Add any reasons not listed below at the end, and then rank them in ascending order starting with number "1", where "1" being the most prominent reason :

- () To earn higher salary
- () To get out of the Country
- () To be able to live in Hong Kong for the period of employment
- () As the first step for staying in Hong Kong in the future
- () To learn and gain experience in the industry, and then bring back the knowledge to help develop China
- () To fulfil your thrill of the life
- () To gain and enrich life experience
- () To show that you are the best to your friends and family by being hired to Hong Kong
- () To contribute to Hong Kong Society
- () To secure a good job for the coming two years
- () To work with a big company such as HongkongBank
- () To earn better salary after returning to China
- () To get a better job after returning to China

Please specify in details any other reasons not stated above :

- [illegible]

Part VIII Expectations About Your Present Job

To what extent do you expect each of the following will be provided by your job in Hong Kong ?
 < 1 = Strongly Disagree, 5 = Strongly Agree >

		Strongly Disagree				Strongly Agree
1.	Have sufficient time left for your personal or family life.	1	2	3	4	5
2.	Have challenging tasks to do, from which you can get a personal sense of accomplishment.	1	2	3	4	5
3.	Have to work independently and be held responsible for the results.	1	2	3	4	5
4.	Customer cannot differentiate you as an imported labour.	1	2	3	4	5
5.	Have little tension and stress on the job.	1	2	3	4	5
6.	Heavy workload.	1	2	3	4	5
7.	Have a lot of overtime work.	1	2	3	4	5
8.	Have to spend long hours in travelling to / from work.	1	2	3	4	5
9.	Have good physical working conditions (good ventilation and lighting, adequate work space, etc.)	1	2	3	4	5
10.	Have a good working relationship with our direct superior.	1	2	3	4	5
11.	Be consulted by your direct superior in his decisions.	1	2	3	4	5
12.	Direct superior gives clear work guidance.	1	2	3	4	5
13.	Direct superior gives immediate feedback on your performance.	1	2	3	4	5
14.	Receive reward / recognition for a job well done.	1	2	3	4	5
15.	Work with people who cooperate well with one another.	1	2	3	4	5
16.	Local colleagues do not discriminate you as an imported labour.	1	2	3	4	5
17.	Local colleagues give assistance when you have work problems.	1	2	3	4	5
18.	Have security of employment	1	2	3	4	5
19.	Have considerable freedom to adopt your own approach to the job.	1	2	3	4	5
20.	Make a real contribution to the success of your company or organisation.	1	2	3	4	5
21.	Have an opportunity for high earnings.	1	2	3	4	5
22.	Have an opportunity for advancement to higher-level jobs.	1	2	3	4	5
23.	Have an element of variety and adventure in the job.	1	2	3	4	5
24.	Work in a prestigious, successful company or organisation.	1	2	3	4	5
25.	Have an opportunity for helping other people.	1	2	3	4	5
26.	Work in a well-defined job situation where the requirements are clear.	1	2	3	4	5

Part IX Expectations About Life in Hong Kong

To what extent do you think you will experience each of the following in Hong Kong ? < 1 = Strongly Disagree, 5 = Strongly Agree >

		Strongly Disagree				Strongly Agree
1.	Fast pace of work.	1	2	3	4	5
2.	Size of living space is unacceptable.	1	2	3	4	5
3.	Able to meet new friends apart from local colleagues.	1	2	3	4	5
4.	Able to join in the social circle of you peer local colleagues.	1	2	3	4	5
5.	Formal inform groups with your fellow PRC colleagues as a close circle.	1	2	3	4	5
6.	Seek help from your fellow PRC colleagues first when you have problems.	1	2	3	4	5
7.	Contact local employers (Banks) for help when you have problems.	1	2	3	4	5
8.	Have problems with the computerized environment of the Bank.	1	2	3	4	5
9.	Have problems with reading business correspondence written in English.	1	2	3	4	5
10.	Read bank magazines / newsletters to update your knowledge about the Bank.	1	2	3	4	5
11.	Engage in the following activities in your leisure time :					
a.	studying part-time	1	2	3	4	5
b.	reading books / magazines	1	2	3	4	5
c.	reading newspapers	1	2	3	4	5
d.	watching television	1	2	3	4	5
e.	going to cinema	1	2	3	4	5
f.	staying in the hostel	1	2	3	4	5
g.	doing sports	1	2	3	4	5
h.	going out with new friends met in Hong Kong	1	2	3	4	5
i.	going out with fellow PRC colleagues	1	2	3	4	5
j.	staying with friends / relatives in Hong Kong	1	2	3	4	5
k.	others (please specify)					

The End - Thank you very much for your time !

APPENDIX 1 (B)
QUESTIONNAIRE TO THE PRC TELLERS
AT THEIR TIME OF ARRIVAL
(CHINESE VERSION)

香港中文大學

工商管理碩士課程

問卷

第一部份--個人資料

- 1 年齡 ☐ 20-25 ☐ 26-29 ☐ 30-35 ☐ 30以上
- 2 性別 ☐ 男 ☐ 女
- 3 最高教育程度 ☐ 大學學位 (四年制)
☐ 大學文憑 (三年制)
☐ 專上學院 (二或三年制)
- 4 婚姻狀況 ☐ 已婚 ☐ 未婚 ☐ 訂婚 ☐ 離婚
- 5 住在國內家人數目 ☐ 父母 ☐ 兄/姊 ☐ 弟/妹
(在空格上填上數目) ☐ 配偶 ☐ 子女
- 6 來港前你是否與家人同住? ☐ 是 ☐ 否
- 7 如果「是」，與幾多個家人同住國內 _____
- 8 如果第六題的答案是「否」， ☐ 朋友 ☐ 自己一人
你與誰同住?
- 9 你在香港有沒有親屬? ☐ 有 ☐ 沒有
- 10 你來港前在香港有沒有朋友? ☐ 有 ☐ 沒有
- 11 你有沒有宗教信仰? ☐ 有 (請說明_____)
☐ 沒有

第二部份——國內文化及生活背景

- 1 你日常主要說那種方言？
 _____普通話 _____廣東話 _____英語
 _____其他（請說明_____）

 - 2 你日常主要書寫那種語言？
 _____中文 _____英文
 _____其他（請說明_____）

 - 3 在國內，你的餘暇時間是怎樣分配於以下的活動的呢？
 （請以百份比作答）
 _____攻讀兼讀課程
 _____閱讀書本/雜誌
 _____閱讀報章
 _____觀看電視節目（國內電視台）
 _____觀看電視節目（香港電視台）
 _____看電影/錄像
 _____運動
 _____與朋友外出逍遣
 _____與家人共享天倫
 _____其他（請說明_____）

 - 4 如果你在國內與人同住，多少人與你共用一所房子？ _____

 - 5 如果你在國內與人同住，多少人與你共用一間睡房？ _____

 - 6 你在國內所居住的房子有多大？ _____

 - 7 你在國內的房子有多少間睡房？ _____

 - 8 你以前曾否離開中國大陸？ _____ 有 _____ 沒有

 - 9 如果「有」，你曾到訪過那些國家？

-

第三部份-國內工作環境

- 1 在國內,你曾在以下哪一類別公司工作? (可選擇多過一項)
☐ 國營公司 ☐ 中外合資公司 ☐ 外資公司
- 2 在國內,你曾以下那種行業工作? (可選擇多過一項)
☐ 銀行/金融 ☐ 酒店 ☐ 教師 ☐ 服務性行業
☐ 銷售或同類 ☐ 製造業 ☐ 工程
☐ 其他(請說明_____)
- 3 在國內,你的上司是何國籍人仕?
☐ 國內人仕 ☐ 香港人 ☐ 歐美人 ☐ 日本人
☐ 其他(請說明_____)
- 4 在國內工作,你主要講那種方言? ☐ 普通話 ☐ 廣東話 ☐ 英語
☐ 其他(請說明_____)
- 5 在國內工作,你主要書寫什麼語言? ☐ 中文 ☐ 英文
☐ 其他(請說明_____)
- 6 在國內,你需多少時間往返辦公地點?
☐ 少於半小時 ☐ 半小時至一小時
☐ 一小時至一小時三十分鐘 ☐ 超過一小時三十分鐘
- 7 每星期的工作日是由 星期_____至 星期_____
- 8 每天的工作時間是由_____至 _____
- 9 每天的午飯時間是由_____至 _____
- 10 你使用以下那種交通工具往返工作地點? (可選擇多過一項)
☐ 步行 ☐ 公共汽車 ☐ 腳踏車 ☐ 渡輪 ☐ 火車
☐ 其他(請說明_____)

第三部份--國內工作環境

- 11 在國內,公司政策是如何下達給員工知道?
☐ 上司轉述
☐ 經工作會議
☐ 公司雜誌、刊物、通告等
☐ 公司政策不會下達給員工知道?
- 12 你在國的工作有沒有下屬? ☐ 有 ☐ 沒有
- 13 如果有,有多少個呢?
- 14 你在國內的薪金是以什麼方式計算的?
☐ 固定 ☐ 按件計算 ☐ 基本薪金加獎賞
- 15 你在國內的薪金發放是: ☐ 月薪 ☐ 週薪 ☐ 日薪
- 16 你的薪金是根據什麼因素/制度調整的?
☐ 調整與工作表現成比
☐ 各級員工的薪金調整是固定的
☐ 沒有定期調整
- 17 你在國內的薪金每月大約是(以人民幣計算):
☐ 低於500
☐ 500至1,000
☐ 1,001至1,500
☐ 1,501至2,000
☐ 2,001至2,500
☐ 2,501至3,000
☐ 3,000以上

第三部份--國內工作環境

18 請在下列各項形容你在國內的工作環境,圈出適當號碼代表你的同意程度<1-非常不同意 5-非常同意>

A	有很多與客戶直接接觸的機會	1	2	3	4	5
B	公司的運作已自動化	1	2	3	4	5
C	你的職責有清楚界定	1	2	3	4	5
D	你的直屬上司會即時反映給你 知道你的工作表現	1	2	3	4	5
E	公司著重群體工作	1	2	3	4	5
F	你的工作需要超時	1	2	3	4	5

第四部份--理想工作

以下各項作為你心目中一份理想工作的因素，請圈出適當的號碼
代表其重要性：〈1-最不重要 5-最重要〉

1	餘下足夠的私人時間	1	2	3	4	5
2	令你有成就感及富挑戰性工作	1	2	3	4	5
3	少工作壓力	1	2	3	4	5
4	良好的工作環境(如:適當的通風, 燈光,工作空間,等等.)	1	2	3	4	5
5	與直屬上司關係良好	1	2	3	4	5
6	有職業保障	1	2	3	4	5
7	工作方式有相當的自由度	1	2	3	4	5
8	與一群互相合作的人共事	1	2	3	4	5
9	直屬上司於作決定時諮詢你的意見	1	2	3	4	5
10	有賺取高收入的機會	1	2	3	4	5
11	對公司的成功作出真正的貢獻	1	2	3	4	5
12	服務國家	1	2	3	4	5
13	居住於自己及家人理想中的地區	1	2	3	4	5
14	有晉升機會	1	2	3	4	5
15	多元化的工作	1	2	3	4	5
16	工作於一所具良好聲譽及成功的 機構	1	2	3	4	5
17	有幫助他人的機會	1	2	3	4	5
18	工作於有明確界定的工作環境	1	2	3	4	5
19	上司對你的工作表現作即時回應	1	2	3	4	5
20	上司給予明確工作指引	1	2	3	4	5

第五部份--工作的推動力

以下各項作為工作的推動力,請圈出適當的號碼代具其重要性:
<1-最不重要 5-最重要>

1	成就感	1	2	3	4	5
2	嘉許	1	2	3	4	5
3	工作性質	1	2	3	4	5
4	責任感	1	2	3	4	5
5	晉升機會	1	2	3	4	5
6	個人成長	1	2	3	4	5
7	公司政策及制度	1	2	3	4	5
8	督導	1	2	3	4	5
9	與上司關係	1	2	3	4	5
10	工作環境	1	2	3	4	5
11	薪酬	1	2	3	4	5
12	與同事關係	1	2	3	4	5
13	個人生活	1	2	3	4	5
14	與下屬關係	1	2	3	4	5
15	地位	1	2	3	4	5
16	工作保障	1	2	3	4	5

第六部份--工作的意義

你認為以下各項活動是「工作的意義」嗎?請圈出適當的號碼
代表你同意的程度。<1-非常不同意 5-非常同意>

1	在辦公地方內進行的	1	2	3	4	5
2	有人告訴你要去做的	1	2	3	4	5
3	體力勞動的	1	2	3	4	5
4	在你工作範圍內的	1	2	3	4	5
5	你的工作可貢獻社會	1	2	3	4	5
6	工作給你歸屬感	1	2	3	4	5
7	工作是需要詳細思考的	1	2	3	4	5
8	在某段時間內進行,例如辦公時間	1	2	3	4	5
9	令你感到不舒暢的	1	2	3	4	5
10	對其他事或人有意義的	1	2	3	4	5
11	可賺取金錢的	1	2	3	4	5
12	其他人因此而獲益	1	2	3	4	5
13	是你應當做的	1	2	3	4	5
14	你需為此負責任	1	2	3	4	5

第七部份--為甚麼你選擇在香港工作為櫃員(TELLER)

請按你認為重要的次序排列以下各項(可補充其他原因)
 <1-最重要原因,按次遞減重要性>

- () 賺取高薪
- () 離開中國大陸
- () 在合約有效期內在港居住
- () 將來在香港永久居留的第一步
- () 吸取工作經驗,回國後貢獻國家
- () 實現夢想
- () 吸取豐富人生經驗
- () 藉此表現給親友知道自己的才能
- () 貢獻香港
- () 獲取兩年就業保障
- () 可在有規模的公司工作
- () 回國後賺取更高薪酬
- () 回國後找一份更好的工作

其他原因:

- () _____
- () _____
- () _____
- () _____
- () _____
- () _____

第八部份——對現有工作的期望

你認為以下各項將會是你在香港現有的工作的特色：

<1-非常不同意 5-非常同意>

1	餘下足夠的私人時間	1	2	3	4	5
2	令你有成就感及富挑戰性工作	1	2	3	4	5
3	具獨立性及要對工作結果負責	1	2	3	4	5
4	客戶不能分辨出你是位外地僱員	1	2	3	4	5
5	少工作壓力	1	2	3	4	5
6	繁重工作量	1	2	3	4	5
7	需經常超時工作	1	2	3	4	5
8	需很長時間往返工作	1	2	3	4	5
9	良好的工作環境(如:適當的通風 燈光,工作空間,等等.)	1	2	3	4	5
10	與直屬上司關係良好	1	2	3	4	5
11	直屬上司於作決定時諮詢你的意見	1	2	3	4	5
12	直屬上司給予明確工作指引	1	2	3	4	5
13	直屬上司對你的工作表現作即時 回應	1	2	3	4	5
14	因工作出色而被嘉許/獎勵	1	2	3	4	5
15	與一群互相合作的人共事	1	2	3	4	5
16	本地同事並不歧視你的外地僱員 身份	1	2	3	4	5
17	本地同事於你有工作疑難時作出 幫助	1	2	3	4	5
18	有職業保障	1	2	3	4	5
19	工作方式有相當的自由度	1	2	3	4	5

第八部份--對現有工作的期望

20	對公司的成功作出真正貢獻	1	2	3	4	5
21	有賺取高收入的機會	1	2	3	4	5
22	有晉升機會	1	2	3	4	5
23	多元化的工作	1	2	3	4	5
24	工作於一所具良好聲譽及成功的機構	1	2	3	4	5
25	有幫助他人的機會	1	2	3	4	5
26	工作於有明確界定的工作環境	1	2	3	4	5

第九部份--對香港生活的期望

你認為你將會在香港經歷以下各項
<1-非常不同意 5-非常同意>

1	快速的工作步伐	1	2	3	4	5
2	居住空間細小至難以接受	1	2	3	4	5
3	能結識除本地同事以外的新朋友	1	2	3	4	5
4	能溶入本地同事的社交圈子	1	2	3	4	5
5	與由內地一起來港的同事組成非正式的圈子	1	2	3	4	5
6	當有困難時,先找一同由內地來的同事幫助。	1	2	3	4	5
7	當有困難時,接觸本地職員(或銀行當局)求助。	1	2	3	4	5
8	對電腦化的銀行環境有困難	1	2	3	4	5
9	於閱讀英文書信文件有困難	1	2	3	4	5
10	閱讀銀行刊物去增加對銀行的了解及認識	1	2	3	4	5
11	於餘暇參予以下的活動:					
	A.攻讀兼讀課程	1	2	3	4	5
	B.閱讀書本,雜誌	1	2	3	4	5
	C.閱讀報章	1	2	3	4	5
	D.觀看電視節目	1	2	3	4	5
	E.上電影院	1	2	3	4	5
	F.留於宿舍內	1	2	3	4	5
	G.運動	1	2	3	4	5
	H.與在本香港的新朋友出外消遣	1	2	3	4	5
	I.與從內地一起來香港的同事出外消遣	1	2	3	4	5
	J.與在香港的親友一起渡過	1	2	3	4	5
	K.其他(請說明):	1	2	3	4	5

<全卷完,謝謝你的寶貴時間!>

APPENDIX 2 (A)

**QUESTIONNAIRE TO THE PRC TELLERS AFTER THEY
STAYED IN HONG KONG FOR
MORE THAN 10 WEEKS**

(ENGLISH VERSION)

Part I Biographical Data

1. Age
 - ☐ 20 - 25
 - ☐ 26 - 29
 - ☐ 30 - 35
 - ☐ Above 35
2. Sex
 - ☐ Male ☐ Female
3. Highest academic qualifications attained
 - ☐ University (4-years)
 - ☐ University (3-years)
 - ☐ College (2 to 3 years)
4. Marital status
 - ☐ Married ☐ Single
 - ☐ Engaged ☐ Divorced
5. How many family members are there in China ?
(Please fill in the quantity in the space provided)
 - ☐ Parents
 - ☐ Elder brothers/sisters
 - ☐ Younger brothers/sisters
 - ☐ Spouse
 - ☐ Children
6. Did you live with your family members before you came to H.K.?
 - ☐ Yes ☐ No
7. If answer to question 6 is yes, how many family members were living with you in China ?
 -
8. If answer to question 6 is no, who did you live with ?
 - ☐ friend(s) ☐ on your own
9. Do you have relatives in Hong Kong?
 - ☐ Yes ☐ No
10. Do you have friends in Hong Kong?
 - ☐ Yes ☐ No
11. Do you have any religion?
☐ No ☐ Yes (please specify _____)

Part II Background Information - Social Environment in China

1. What dialect do you usually use in your daily conversation?
☐ Putonghua ☐ Guangdonghua ☐ English
☐ others (please specify _____)
2. What language do you usually write?
☐ Chinese ☐ English
☐ Others (please specify _____)
3. What proportion (in terms of percentage) of your leisure time did you spend on the following activities in China?
☐ studying part-time
☐ reading books / magazines
☐ reading newspapers
☐ watching television (PRC channels)
☐ watching television (Hong Kong channels)
☐ watching movies / videos
☐ doing sports
☐ going out with friends
☐ staying with family members
☐ others (please specify _____)
4. If you were NOT living on your own, how many people were sharing a flat with you in China? _____
5. If you were NOT living on your own, how many people were sharing a bedroom with you in China? _____
6. What was the size of your flat in China? _____
7. How many bedrooms were there in your flat in China? _____
8. Have you been away from China before ?
☐ Yes ☐ No
9. If yes, what country(ies) have you visited?

Part III Background Information - Work Environment in China

1. What kind of companies have you worked before?
(You may tick more than one box)
☐ State owned companies
☐ Joint ventures
☐ Overseas companies
2. Which of the following industry(ies) have you engaged in before?
(You may tick more than one box)
☐ Banking ☐ Hotel ☐ Teaching
☐ Service industry ☐ Sales or related jobs
☐ Manufacturing ☐ Engineering
☐ Others (please specify _____)
3. What was/were the nationality of your immediate superior(s) in China?
☐ PRC Chinese
☐ Hong Kong Chinese
☐ European/American
☐ Japanese
☐ Others (please specify _____)
4. What dialect/language did you usually use in your work site in China ?
☐ Putonghua ☐ Guangdonghua ☐ English
☐ Others (please specify _____)
5. What language was commonly used in daily correspondence in your work in China ?
☐ Chinese ☐ English
☐ others (please specify _____)
6. How much time you needed to spend on travelling to work?
☐ less than 30 minutes ☐ 30 minutes - 1 hour
☐ 1 hour - 1.5 hours ☐ more than 1.5 hours
7. Working days were from _____ to _____ in a week.
8. Working hours were from _____ to _____ in a day.
9. Lunch hours were from _____ to _____ in a day.
10. What transportation means did you use to go to work?
(You may tick more than one box)
☐ on foot ☐ bus ☐ bicycle
☐ ferry ☐ train ☐ Others (Please specify _____)

11. How was the company policy communicated to you ?
☐ through words from my immediate superior
☐ through work meetings
☐ through written materials, e.g. magazines, newsletters etc.
☐ company policy was never communicated to me
12. Did you have any subordinate working with you in China?
☐ Yes ☐ No
13. If yes, how many? _____
14. Your salary was : ☐ fixed ☐ on piece rate ☐ basic + incentive
15. How was your salary paid ?
☐ Monthly ☐ Weekly ☐ Daily
16. How was your salary reviewed ?
☐ The better the performance, the better the pay increment
☐ Fixed increment rate for different levels/groups of staff
☐ No regular review
17. What salary range (monthly) did you earn in your last job in China?
☐ Below RMB500 ☐ RMB500-1000 ☐ RMB1001-1500
☐ RMB1501-2000 ☐ RMB2001-2500 ☐ RMB2501-3000
☐ Over RMB3000
18. Regarding your previous jobs in China, please score from 1 (Strongly Disagree) to 5 (Strongly Agree) on each of the following statements :

		<u>Strongly Disagree</u>				<u>Strongly Agree</u>
		1	2	3	4	5
a.	They involved a lot of customer contact.	1	2	3	4	5
b.	The companies you worked for were automated.	1	2	3	4	5
c.	Your roles and responsibilities were clearly defined.	1	2	3	4	5
d.	You received feedback from your immediate supervisor about your performance levels.	1	2	3	4	5
e.	The companies you worked for emphasized team work.	1	2	3	4	5
f.	Overtime work was involved in your work in China.	1	2	3	4	5

Part IV Ideal Job

In the following statements, score the importance to you as an ideal job, disregarding your present job. Score from 1 as least important, 5 as most important :

		<u>Least</u> <u>Important</u>				<u>Most</u> <u>Important</u>
1.	Have sufficient time left for your personal or family life.	1	2	3	4	5
2.	Have challenging tasks to do, from which you can get a personal sense of accomplishment.	1	2	3	4	5
3.	Have little tension and stress on the job.	1	2	3	4	5
4.	Have good physical working conditions (good ventilation and lighting, adequate work space, etc.)	1	2	3	4	5
5.	Have a good working relationship with our direct superior.	1	2	3	4	5
6.	Have security of employment	1	2	3	4	5
7.	Have considerable freedom to adopt your own approach to the job.	1	2	3	4	5
8.	Work with people who cooperate well with one another.	1	2	3	4	5
9.	Be consulted by your direct superior in his decisions.	1	2	3	4	5
10.	Have an opportunity for high earnings.	1	2	3	4	5
11.	Make a real contribution to the success of your company or organisation.	1	2	3	4	5
12.	Serve your country.	1	2	3	4	5
13.	Live in an area desirable to you and your family.	1	2	3	4	5
14.	Have an opportunity for advancement to higher-level jobs.	1	2	3	4	5
15.	Have an element of variety and adventure in the job.	1	2	3	4	5
16.	Work in a prestigious, successful company or organisation.	1	2	3	4	5
17.	Have an opportunity for helping other people.	1	2	3	4	5
18.	Work in a well-defined job situation where the requirements are clear.	1	2	3	4	5
19.	Supervisor gives you immediate feedback on performance.	1	2	3	4	5
20.	Supervisor gives you clear work guidance.	1	2	3	4	5

Part V Motivational Factors

Score the importance of each of the following to you as a motivational factor.
 < 1 = Least Important, 5 = Most Important > :

		<u>Least</u> <u>Important</u>				<u>Most</u> <u>Important</u>
1.	Achievement	1	2	3	4	5
2.	Recognition	1	2	3	4	5
3.	Work itself	1	2	3	4	5
4.	Responsibility	1	2	3	4	5
5.	Career advancement	1	2	3	4	5
6.	Personal growth	1	2	3	4	5
7.	Company policy and administration	1	2	3	4	5
8.	Supervision	1	2	3	4	5
9.	Relationship with supervisor	1	2	3	4	5
10.	Work conditions	1	2	3	4	5
11.	Salary	1	2	3	4	5
12.	Relationships with peers / colleagues	1	2	3	4	5
13.	Personal life	1	2	3	4	5
14.	Relationships with subordinates	1	2	3	4	5
15.	Status	1	2	3	4	5
16.	Security	1	2	3	4	5

Part VI Meaning of Work

In the following statements, score from 1 (Strongly Disagree) to 5 (Strongly Agree) that if each of them to you as a definition of when an activity is "working" :

		<u>Strongly</u> <u>Disagree</u>				<u>Strongly</u> <u>Agree</u>
1.	If you do it in a workplace	1	2	3	4	5
2.	If someone tells you to do it	1	2	3	4	5
3.	If it is physically strenuous	1	2	3	4	5
4.	If it belongs to your task	1	2	3	4	5
5.	If, by doing it, your contribute to society	1	2	3	4	5
6.	If by doing it, you get a feeling of belonging	1	2	3	4	5
7.	If it is mentally strenuous	1	2	3	4	5
8.	If you do it at certain times (e.g. within office hours)	1	2	3	4	5
9.	If it is not pleasant	1	2	3	4	5
10.	If it adds value to something	1	2	3	4	5
11.	If you get money for doing it	1	2	3	4	5
12.	If others profit by it	1	2	3	4	5
13.	If you have to do it	1	2	3	4	5
14.	If you have to account for it	1	2	3	4	5

Part VII Why Choose This Job

Now, consider why you choose this job in Hong Kong. Add any reasons not listed below at the end, and then rank them in ascending order starting with number "1", where "1" being the most prominent reason :

- () To earn higher salary
- () To get out of the Country
- () To be able to live in Hong Kong for the period of employment
- () As the first step for staying in Hong Kong in the future
- () To learn and gain experience in the industry, and then bring back the knowledge to help develop China
- () To fulfil your thrill of the life
- () To gain and enrich life experience
- () To show that you are the best to your friends and family by being hired to Hong Kong
- () To contribute to Hong Kong Society
- () To secure a good job for the coming two years
- () To work with a big company such as HongkongBank
- () To earn better salary after returning to China
- () To get a better job after returning to China

Please specify in details any other reasons not stated above :

- [illegible]

Part VIII Characteristics of Your Present Job

To what extent is each of the following provided by your job in Hong Kong ?
 < 1 = Strongly Disagree, 5 = Strongly Agree >

		Strongly <u>Disagree</u>				Strongly <u>Agree</u>
1.	Have sufficient time left for your personal or family life.	1	2	3	4	5
2.	Have challenging tasks to do, from which you can get a personal sense of accomplishment.	1	2	3	4	5
3.	Have to work independently and be held responsible for the results.	1	2	3	4	5
4.	Customer cannot differentiate you as an imported labour.	1	2	3	4	5
5.	Have little tension and stress on the job.	1	2	3	4	5
6.	Heavy workload.	1	2	3	4	5
7.	Have a lot of overtime work.	1	2	3	4	5
8.	Have to spend long hours in travelling to / from work.	1	2	3	4	5
9.	Have good physical working conditions (good ventilation and lighting, adequate work space, etc.)	1	2	3	4	5
10.	Have a good working relationship with our direct superior.	1	2	3	4	5
11.	Be consulted by your direct superior in his decisions.	1	2	3	4	5
12.	Direct superior gives clear work guidance.	1	2	3	4	5
13.	Direct superior gives immediate feedback on your performance.	1	2	3	4	5
14.	Receive reward / recognition for a job well done.	1	2	3	4	5
15.	Work with people who cooperate well with one another.	1	2	3	4	5
16.	Local colleagues do not discriminate you as an imported labour.	1	2	3	4	5
17.	Local colleagues give assistance when you have work problems.	1	2	3	4	5
18.	Have security of employment	1	2	3	4	5
19.	Have considerable freedom to adopt your own approach to the job.	1	2	3	4	5
20.	Make a real contribution to the success of your company or organisation.	1	2	3	4	5
21.	Have an opportunity for high earnings.	1	2	3	4	5
22.	Have an opportunity for advancement to higher-level jobs.	1	2	3	4	5
23.	Have an element of variety and adventure in the job.	1	2	3	4	5
24.	Work in a prestigious, successful company or organisation.	1	2	3	4	5
25.	Have an opportunity for helping other people.	1	2	3	4	5
26.	Work in a well-defined job situation where the requirements are clear.	1	2	3	4	5

Part IX Characteristics of Life in Hong Kong

To what extent do you experience each of the following in Hong Kong ?
< 1 = Strongly Disagree, 5 = Strongly Agree >

		Strongly Disagree				Strongly Agree
1.	Fast pace of work.	1	2	3	4	5
2.	Size of living space is unacceptable.	1	2	3	4	5
3.	Able to meet new friends apart from local colleagues.	1	2	3	4	5
4.	Able to join in the social circle of you peer local colleagues.	1	2	3	4	5
5.	Formal inform groups with your fellow PRC colleagues as a close circle.	1	2	3	4	5
6.	Seek help from your fellow PRC colleagues first when you have problems.	1	2	3	4	5
7.	Contact local employers (Banks) for help when you have problems.	1	2	3	4	5
8.	Have problems with the computerized environment of the Bank.	1	2	3	4	5
9.	Have problems with reading business correspondence written in English.	1	2	3	4	5
10.	Read bank magazines / newsletters to update your knowledge about the Bank.	1	2	3	4	5
11.	Engage in the following activities in your leisure time :					
a.	studying part-time	1	2	3	4	5
b.	reading books / magazines	1	2	3	4	5
c.	reading newspapers	1	2	3	4	5
d.	watching television	1	2	3	4	5
e.	going to cinema	1	2	3	4	5
f.	staying in the hostel	1	2	3	4	5
g.	doing sports	1	2	3	4	5
h.	going out with new friends met in Hong Kong	1	2	3	4	5
i.	going out with fellow PRC colleagues	1	2	3	4	5
j.	staying with friends / relatives in Hong Kong					
k.	others (please specify)					

The End - Thank you very much for your time !

APPENDIX 2 (B)

**QUESTIONNAIRE TO THE PRC TELLERS AFTER THEY
STAYED IN HONG KONG FOR
MORE THAN 10 WEEKS**

(CHINESE VERSION)

香港中文大學
工商管理碩士課程
問卷

第一部份——個人資料

- 1 年齡 __ 20-25 __ 26-29 __ 30-35 __ 30以上
- 2 性別 __ 男 __ 女
- 3 最高教育程度 __大學學位（四年制）
 __大學文憑（三年制）
 __專上學院（二或三年制）
- 4 婚姻狀況 __已婚 __未婚 __訂婚 __離婚
- 5 住在國內家人數目
（在空格上填上數目） __父母 __兄/姊 __弟/妹
 __配偶 __子女
- 6 來港前你是否與家人同住？ __是 __否
- 7 如果「是」，與幾多個家人同住國內 _____
- 8 如果第六題的答案是「否」，
你與誰同住？ __朋友 __自己一人
- 9 你在香港有沒有親屬？ __有 __沒有
- 10 你來港前在香港有沒有朋友？ __有 __沒有
- 11 你有沒有宗教信仰？ __有 （請說明_____）
 __沒有

第二部份——國內文化及生活背景

- 1 你日常主要說那種方言? ☐ 普通話 ☐ 廣東話 ☐ 英語
☐ 其他 (請說明_____)
- 2 你日常主要書寫那種語言? ☐ 中文 ☐ 英文
☐ 其他 (請說明_____)
- 3 在國內,你的餘暇時間是怎樣分配於以下的活動的呢?
(請以百份比作答)
- ☐ 攻讀兼讀課程
☐ 閱讀書本/雜誌
☐ 閱讀報章
☐ 觀看電視節目(國內電視台)
☐ 觀看電視節目(香港電視台)
☐ 看電影/錄像
☐ 運動
☐ 與朋友外出逍遣
☐ 與家人共享天倫
☐ 其他 (請說明_____)
- 4 如果你在國內與人同住,多少人與你共用一所房子? _____
- 5 如果你在國內與人同住,多少人與你共用一間睡房? _____
- 6 你在國內所居住的房子有多大? _____
- 7 你在國內的房子有多少間睡房? _____
- 8 你以前曾否離開中國大陸? ☐ 有 ☐ 沒有
- 9 如果「有」,你曾到訪過那些國家? _____

第三部份-國內工作環境

- 1 在國內,你曾在以下哪一類別公司工作? (可選擇多過一項)
☐國營公司 ☐中外合資公司 ☐外資公司
- 2 在國內,你曾以下那種行業工作? (可選擇多過一項)
☐銀行/金融 ☐酒店 ☐教師 ☐服務性行業
☐銷售或同類 ☐製造業 ☐工程
☐其他(請說明_____)
- 3 在國內,你的上司是何國籍人仕?
☐國內人仕 ☐香港人 ☐歐美人 ☐日本人
☐其他(請說明_____)
- 4 在國內工作,你主要講那種方言? ☐普通話 ☐廣東話 ☐英語
☐其他(請說明_____)
- 5 在國內工作,你主要書寫什麼語言? ☐中文 ☐英文
☐其他(請說明_____)
- 6 在國內,你需多少時間往返辦公地點?
☐少於半小時 ☐半小時至一小時
☐一小時至一小時三十分鐘 ☐超過一小時三十分鐘
- 7 每星期的工作日是由 星期_____至 星期_____
- 8 每天的工作時間是由_____至 _____
- 9 每天的午飯時間是由_____至 _____
- 10 你使用以下那種交通工具往返工作地點? (可選擇多過一項)
☐步行 ☐公共汽車 ☐腳踏車 ☐渡輪 ☐火車
☐其他(請說明_____)

第三部份--國內工作環境

- 11 在國內,公司政策是如何下達給員工知道?
☐ 上司轉述
☐ 經工作會議
☐ 公司雜誌、刊物、通告等
☐ 公司政策不會下達給員工知道?
- 12 你在國的工作有沒有下屬? ☐ 有 ☐ 沒有
- 13 如果有,有多少個呢?
- 14 你在國內的薪金是以什麼方式計算的?
☐ 固定 ☐ 按件計算 ☐ 基本薪金加獎賞
- 15 你在國內的薪金發放是: ☐ 月薪 ☐ 週薪 ☐ 日薪
- 16 你的薪金是根據什麼因素/制度調整的?
☐ 調整與工作表現成比
☐ 各級員工的薪金調整是固定的
☐ 沒有定期調整
- 17 你在國內的薪金每月大約是(以人民幣計算):
☐ 低於500
☐ 500至1,000
☐ 1,001至1,500
☐ 1,501至2,000
☐ 2,001至2,500
☐ 2,501至3,000
☐ 3,000以上

第三部份--國內工作環境

18 請在下列各項形容你在國內的工作環境,圈出適當號碼代表你的同意程度<1-非常不同意 5-非常同意>

A	有很多與客戶直接接觸的機會	1	2	3	4	5
B	公司的運作已自動化	1	2	3	4	5
C	你的職責有清楚界定	1	2	3	4	5
D	你的直屬上司會即時反映給你 知道你的工作表現	1	2	3	4	5
E	公司著重群體工作	1	2	3	4	5
F	你的工作需要超時	1	2	3	4	5

第四部份—理想工作

以下各項作為你心目中一份理想工作的因素，請圈出適當的號碼代表其重要性：〈1-最不重要 5-最重要〉

1	餘下足夠的私人時間	1	2	3	4	5
2	令你有成就感及富挑戰性工作	1	2	3	4	5
3	少工作壓力	1	2	3	4	5
4	良好的工作環境(如:適當的通風, 燈光, 工作空間, 等等.)	1	2	3	4	5
5	與直屬上司關係良好	1	2	3	4	5
6	有職業保障	1	2	3	4	5
7	工作方式有相當的自由度	1	2	3	4	5
8	與一群互相合作的人共事	1	2	3	4	5
9	直屬上司於作決定時諮詢你的意見	1	2	3	4	5
10	有賺取高收入的機會	1	2	3	4	5
11	對公司的成功作出真正的貢獻	1	2	3	4	5
12	服務國家	1	2	3	4	5
13	居住於自己及家人理想中的地區	1	2	3	4	5
14	有晉升機會	1	2	3	4	5
15	多元化的工作	1	2	3	4	5
16	工作於一所具良好聲譽及成功的機構	1	2	3	4	5
17	有幫助他人的機會	1	2	3	4	5
18	工作於有明確界定的工作環境	1	2	3	4	5
19	上司對你的工作表現作即時回應	1	2	3	4	5
20	上司給予明確工作指引	1	2	3	4	5

第五部份--工作的推動力

以下各項作為工作的推動力，請圈出適當的號碼代具其重要性：
<1-最不重要 5-最重要>

1	成就感	1	2	3	4	5
2	嘉許	1	2	3	4	5
3	工作性質	1	2	3	4	5
4	責任感	1	2	3	4	5
5	晉升機會	1	2	3	4	5
6	個人成長	1	2	3	4	5
7	公司政策及制度	1	2	3	4	5
8	督導	1	2	3	4	5
9	與上司關係	1	2	3	4	5
10	工作環境	1	2	3	4	5
11	薪酬	1	2	3	4	5
12	與同事關係	1	2	3	4	5
13	個人生活	1	2	3	4	5
14	與下屬關係	1	2	3	4	5
15	地位	1	2	3	4	5
16	工作保障	1	2	3	4	5

第六部份--工作的意義

你認為以下各項活動是「工作的意義」嗎?請圈出適當的號碼
代表你同意的程度。<1-非常不同意 5-非常同意>

1	在辦公地方內進行的	1	2	3	4	5
2	有人告訴你要去做的	1	2	3	4	5
3	體力勞動的	1	2	3	4	5
4	在你工作範圍內的	1	2	3	4	5
5	你的工作可貢獻社會	1	2	3	4	5
6	工作給你歸屬感	1	2	3	4	5
7	工作是需要詳細思考的	1	2	3	4	5
8	在某段時間內進行,例如辦公時間	1	2	3	4	5
9	令你感到不舒暢的	1	2	3	4	5
10	對其他事或人有意義的	1	2	3	4	5
11	可賺取金錢的	1	2	3	4	5
12	其他人因此而獲益	1	2	3	4	5
13	是你應當做的	1	2	3	4	5
14	你需為此負責任	1	2	3	4	5

第七部份--為甚麼你選擇在香港工作為櫃員(TELLER)

請按你認為重要的次序排列以下各項(可補充其他原因)

<1-最重要原因,按次遞減重要性>

- () 賺取高薪
- () 離開中國大陸
- () 在合約有效期內在港居住
- () 將來在香港永久居留的第一步
- () 吸取工作經驗,回國後貢獻國家
- () 實現夢想
- () 吸取豐富人生經驗
- () 藉此表現給親友知道自己的才能
- () 貢獻香港
- () 獲取兩年就業保障
- () 可在有規模的公司工作
- () 回國後賺取更高薪酬
- () 回國後找一份更好的工作

其他原因:

()

()

()

()

()

()

第八部份--現有工作的特色

你認為以下各項是你在香港現有的工作的特色：

<1-非常不同意 5-非常同意>

1	餘下足夠的私人時間	1	2	3	4	5
2	令你有成就感及富挑戰性工作	1	2	3	4	5
3	具獨立性及要對工作結果負責	1	2	3	4	5
4	客戶不能分辨出你是位外地僱員	1	2	3	4	5
5	少工作壓力	1	2	3	4	5
6	繁重工作量	1	2	3	4	5
7	需經常超時工作	1	2	3	4	5
8	需很長時間往返工作	1	2	3	4	5
9	良好的工作環境(如:適當的通風 燈光,工作空間,等等.)	1	2	3	4	5
10	與直屬上司關係良好	1	2	3	4	5
11	直屬上司於作決定時諮詢你的意見	1	2	3	4	5
12	直屬上司給予明確工作指引	1	2	3	4	5
13	直屬上司對你的工作表現作即時 回應	1	2	3	4	5
14	因工作出色而被嘉許/獎勵	1	2	3	4	5
15	與一群互相合作的人共事	1	2	3	4	5
16	本地同事並不歧視你的外地僱員 身份	1	2	3	4	5
17	本地同事於你有工作疑難時作出 幫助	1	2	3	4	5
18	有職業保障	1	2	3	4	5
19	工作方式有相當的自由度	1	2	3	4	5

第八部份--現有工作的特色

20	對公司的成功作出真正貢獻	1	2	3	4	5
21	有賺取高收入的機會	1	2	3	4	5
22	有晉升機會	1	2	3	4	5
23	多元化的工作	1	2	3	4	5
24	工作於一所具良好聲譽及成功的機構	1	2	3	4	5
25	有幫助他人的機會	1	2	3	4	5
26	工作於有明確界定的工作環境	1	2	3	4	5

第九部份——香港生活的體驗

你認為你在香港體驗以下各項
 <1-非常不同意 5-非常同意>

1	快速的工作步伐	1	2	3	4	5
2	居住空間細小至難以接受	1	2	3	4	5
3	能結識除本地同事以外的新朋友	1	2	3	4	5
4	能溶入本地同事的社交圈子	1	2	3	4	5
5	與由內地一起來港的同事組成非正式的圈子	1	2	3	4	5
6	當有困難時,先找一同由內地來的同事幫助。	1	2	3	4	5
7	當有困難時,接觸本地職員(或銀行當局)求助。	1	2	3	4	5
8	對電腦化的銀行環境有困難	1	2	3	4	5
9	於閱讀英文書信文件有困難	1	2	3	4	5
10	閱讀銀行刊物去增加對銀行的了解及認識	1	2	3	4	5
11	於餘暇參予以下的活動：					
	A.攻讀兼讀課程	1	2	3	4	5
	B.閱讀書本,雜誌	1	2	3	4	5
	C.閱讀報章	1	2	3	4	5
	D.觀看電視節目	1	2	3	4	5
	E.上電影院	1	2	3	4	5
	F.留於宿舍內	1	2	3	4	5
	G.運動	1	2	3	4	5
	H.與在本香港的新朋友出外消遣	1	2	3	4	5
	I.與從內地一起來香港的同事出外消遣	1	2	3	4	5
	J.與在香港的親友一起渡過	1	2	3	4	5
	K.其他(請說明):	1	2	3	4	5

<全卷完,謝謝你的寶貴時間!>

APPENDIX 3

IDEAL JOB - MEAN SCORES

Question	Ideal Job
1	3.70
2	4.40
3	3.20
4	4.40
5	4.60
6	4.30
7	4.30
8	4.60
9	3.90
10	4.41
11	4.41
12	3.76
13	3.94
14	4.35
15	4.22
16	4.21
17	3.81
18	3.50
19	3.94
20	4.09

APPENDIX 4
IDEAL JOB, EXPECTED JOB AND ACTUAL JOB
MEAN SCORES AND PERCENTAGE DIFFERENCES

Question	Ideal Job	Job Exp'd	Percentage Difference	Actual Job	Percentage Difference
1	3.70	2.90	-21.62%	2.70	-27.03%
2	4.40	3.70	-15.91%	2.90	-34.09%
3	3.20	2.50	-21.88%	2.60	-18.75%
4	4.40	4.10	-6.82%	3.30	-25.00%
5	4.60	3.86	-16.09%	3.76	-18.26%
6	4.30	3.93	-8.60%	3.34	-22.33%
7	4.30	3.41	-20.70%	2.33	-45.81%
8	4.60	4.18	-9.13%	3.66	-20.43%
9	3.90	2.96	-24.10%	2.71	-30.51%
10	4.41	3.27	-25.85%	2.71	-38.55%
11	4.41	3.93	-10.88%	3.49	-20.86%
12	3.76	-----	-----	-----	-----
13	3.94	-----	-----	-----	-----
14	4.35	2.83	-34.94%	1.35	-68.97%
15	4.22	3.00	-28.91%	2.19	-48.10%
16	4.21	4.30	2.14%	4.16	-1.19%
17	3.81	3.57	-6.30%	3.45	-9.45%
18	3.50	3.93	12.29%	3.96	13.14%
19	3.94	3.56	-9.64%	3.60	-8.63%
20	4.09	4.07	-0.49%	3.67	-10.27%

APPENDIX 5

MOTIVATION - MEAN SCORES

Question	Motivation
1	4.40
2	4.00
3	3.70
4	4.20
5	4.20
6	4.60
7	3.90
8	3.40
9	4.00
10	4.14
11	4.45
12	4.26
13	3.84
14	3.91
15	4.00
16	4.03

APPENDIX 6

MEANING OF WORK - MEAN SCORES

Question	Meaning Of Work
1	2.80
2	2.32
3	2.05
4	3.15
5	4.03
6	4.27
7	3.89
8	3.22
9	2.02
10	3.70
11	3.99
12	3.66
13	3.79
14	3.96

APPENDIX 7

THE TELLER JOB - EXPECTATION MEAN SCORES, PERCEPTION MEAN SCORES, AND PERCENTAGE DIFFERENCES

Question	Job Expectation	Job Perception	Percentage Difference
1	2.90	2.70	-6.90%
2	3.70	2.90	-21.62%
3	4.50	4.00	-11.11%
4	3.30	3.20	-3.03%
5	2.50	2.60	4.00%
6	2.90	3.50	20.69%
7	2.90	3.20	10.34%
8	2.60	3.10	19.23%
9	4.10	3.30	-19.51%
10	3.86	3.76	-2.59%
11	2.96	2.71	-8.45%
12	4.07	3.67	-9.83%
13	3.56	3.60	1.12%
14	3.59	3.00	-16.43%
15	4.18	3.66	-12.44%
16	4.00	3.53	-11.75%
17	4.07	4.13	1.47%
18	3.93	3.34	-15.01%
19	3.41	2.33	-31.67%
20	3.93	3.49	-11.20%
21	3.27	2.71	-17.13%
22	2.83	1.35	-52.30%
23	3.00	2.19	-27.00%
24	4.30	4.16	-3.26%
25	3.57	3.45	-3.36%
26	3.93	3.96	0.76%

APPENDIX 8

LIFE IN HONG KONG - EXPECTATION MEAN SCORES, PERCEPTION MEAN SCORES, AND PERCENTAGE DIFFERENCES

Question	Life Expectation	Life Perception	Percentage Difference
1	4.50	4.40	-2.22%
2	3.40	3.10	-8.82%
3	4.20	3.40	-19.05%
4	3.30	2.80	-15.15%
5	3.20	3.00	-6.25%
6	3.40	3.10	-8.82%
7	3.20	2.80	-12.50%
8	2.30	1.70	-26.09%
9	2.20	2.50	13.64%
10	4.17	3.60	-13.67%
11	4.04	3.22	-20.30%
12	4.13	3.94	-4.60%
13	4.07	3.92	-3.69%
14	3.53	3.64	3.12%
15	2.66	2.00	-24.81%
16	2.97	3.57	20.20%
17	3.68	3.42	-7.07%
18	3.16	3.09	-2.22%
19	3.52	3.51	-0.28%
20	2.83	3.04	7.42%

MOTIVATION - MEAN SCORES CATEGORIZED BY BACKGROUND GROUPING

	Age					Gender	
	20-25	26-29	30-35	above 35		Male	Female
Sample Size	57	11	1	0		18	51
Question #							
1	4.37	4.55	5.00	0.00		4.56	4.35
2	4.02	4.18	4.00	0.00		4.00	4.06
3	3.74	3.64	4.00	0.00		3.89	3.67
4	4.21	4.27	5.00	0.00		4.28	4.22
5	4.16	4.55	5.00	0.00		4.44	4.16
6	4.58	4.64	4.00	0.00		4.56	4.59
7	3.89	3.91	4.00	0.00		3.83	3.92
8	3.25	4.00	4.00	0.00		3.67	3.27
9	4.02	4.27	3.00	0.00		4.17	4.00
10	4.16	4.18	3.00	0.00		4.06	4.18
11	4.39	4.82	4.00	0.00		4.39	4.47
12	4.19	4.64	4.00	0.00		4.44	4.20
13	3.82	4.00	3.00	0.00		3.89	3.82
14	3.89	4.09	3.00	0.00		3.88	3.92
15	3.91	4.55	3.00	0.00		4.11	3.96
16	3.98	4.36	3.00	0.00		4.00	4.04

MOTIVATION - MEAN SCORES CATEGORIZED BY BACKGROUND GROUPING

	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company		Banking Industry	
				Yes	No	Yes	No
Sample Size	28	19	22	45	24	15	54
Question #							
1	4.43	4.42	4.36	4.47	4.29	4.40	4.41
2	4.04	3.84	4.23	4.07	4.00	3.80	4.11
3	3.64	3.79	3.77	3.64	3.88	3.87	3.69
4	4.14	4.32	4.27	4.20	4.29	4.07	4.28
5	4.25	4.16	4.27	4.24	4.21	4.27	4.22
6	4.64	4.63	4.45	4.53	4.67	4.73	4.54
7	3.71	3.95	4.09	3.91	3.88	4.20	3.81
8	3.25	3.47	3.45	3.53	3.08	3.27	3.41
9	4.04	4.16	3.95	4.13	3.88	4.13	4.02
10	4.04	4.26	4.18	4.20	4.04	4.13	4.15
11	4.46	4.47	4.41	4.44	4.46	4.60	4.41
12	4.18	4.26	4.36	4.29	4.21	4.20	4.28
13	3.64	3.95	4.00	3.80	3.92	3.93	3.81
14	3.81	4.06	3.90	3.80	4.14	4.07	3.87
15	3.86	4.00	4.18	3.91	4.17	4.00	4.00
16	3.86	4.00	4.27	3.87	4.33	4.27	3.96

MOTIVATION - MEAN SCORES CATEGORIZED BY BACKGROUND GROUPING

		Monthly Salary Range (in RMB)						
		< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000
Sample Size		5	18	15	13	5	3	7
Question #								
1	4.40	4.22	4.27	4.69	4.40	4.67	4.43	4.43
2	4.20	3.89	4.07	4.08	4.00	4.33	4.29	4.29
3	4.20	3.39	3.67	4.08	3.60	3.00	4.14	4.14
4	4.60	4.22	4.00	4.08	4.00	4.33	4.71	4.71
5	4.20	4.17	4.33	4.08	4.00	3.67	4.86	4.86
6	4.80	4.56	4.53	4.46	4.20	4.67	5.00	5.00
7	4.00	3.78	4.00	3.85	4.00	4.33	3.71	3.71
8	3.60	2.89	3.40	3.62	3.60	3.33	3.57	3.57
9	4.00	3.89	4.00	4.08	3.80	3.67	4.57	4.57
10	4.00	4.28	4.00	4.23	4.00	3.67	4.29	4.29
11	4.60	4.33	4.60	4.54	4.00	4.33	4.57	4.57
12	4.40	4.06	4.33	4.46	4.20	4.33	4.29	4.29
13	3.80	3.72	4.00	3.85	4.00	3.00	4.14	4.14
14	4.20	4.00	3.87	4.00	3.40	4.00	3.67	3.67
15	4.20	3.78	4.07	4.23	4.00	3.67	4.14	4.14
16	4.60	3.83	4.20	3.92	3.80	3.67	4.43	4.43

MEANING OF WORK - MEAN SCORES CATEGORIZED BY BACKGROUND GROUPING

	Age				Gender	
	20-25	26-29	30-35	above 35	Male	Female
Sample Size	57	11	1	0	18	51
Question #						
1	2.77	3.00	2.00	0.00	2.83	2.79
2	2.28	2.55	2.00	0.00	2.50	2.26
3	2.04	2.09	2.00	0.00	2.05	2.04
4	3.11	3.45	2.00	0.00	3.58	2.98
5	3.98	4.33	3.00	0.00	4.11	4.00
6	4.33	4.17	2.00	0.00	3.89	4.42
7	3.96	3.83	1.00	0.00	3.84	3.91
8	3.19	3.45	2.00	0.00	3.50	3.11
9	2.06	1.91	1.00	0.00	1.95	2.04
10	3.72	3.75	2.00	0.00	3.79	3.67
11	4.11	3.67	1.00	0.00	3.63	4.13
12	3.70	3.67	1.00	0.00	3.63	3.67
13	3.81	3.92	1.00	0.00	3.58	3.88
14	3.94	4.17	2.00	0.00	4.00	3.94
CLUSTERS						
Concrete	3.19	3.19	1.40	0.00	3.10	3.19
Social	4.00	4.06	2.00	0.00	3.88	4.03
Duty	3.11	3.39	2.00	0.00	3.36	3.06
Burden	3.00	2.96	1.50	0.00	2.95	2.98

MEANING OF WORK - MEAN SCORES CATEGORIZED BY BACKGROUND GROUPING

	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company		Banking Industry	
				Yes	No	Yes	No
Sample Size	28	19	22	45	24	15	54
Question #							
1	2.46	3.33	2.77	2.78	2.84	3.07	2.73
2	2.15	2.61	2.29	2.28	2.40	2.33	2.32
3	1.96	2.39	1.86	2.02	2.08	2.00	2.06
4	3.15	3.22	3.10	3.22	3.04	3.14	3.16
5	3.96	3.94	4.18	3.98	4.12	4.14	4.00
6	4.30	4.44	4.09	4.26	4.28	4.33	4.25
7	4.04	3.78	3.81	3.85	3.96	4.07	3.84
8	3.00	3.39	3.33	3.08	3.46	3.53	3.12
9	2.00	2.39	1.71	2.07	1.92	2.33	1.92
10	3.44	3.72	4.00	3.50	4.04	3.87	3.65
11	4.04	4.11	3.82	3.95	4.04	4.27	3.90
12	3.52	3.78	3.73	3.60	3.76	3.73	3.63
13	3.81	3.72	3.82	3.74	3.88	3.87	3.77
14	4.04	3.94	3.86	3.98	3.92	4.00	3.94
CLUSTERS							
Concrete	3.06	3.39	3.09	3.12	3.23	3.41	3.09
Social	3.93	4.05	4.00	3.95	4.05	4.07	3.96
Duty	3.11	3.26	3.08	3.16	3.12	3.16	3.14
Burden	3.00	3.09	2.84	2.94	3.02	3.04	2.95

APPENDIX 10 (3/3)

MEANING OF WORK - MEAN SCORES CATEGORIZED BY BACKGROUND GROUPING

	Monthly Salary Range (in RMB)						
	< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000
Sample Size	5	18	15	13	5	3	7
Question #							
1	3.17	2.67	3.00	2.64	2.80	2.33	3.17
2	2.67	2.12	2.47	2.18	2.00	2.33	2.83
3	1.83	1.82	2.33	1.91	2.40	2.00	2.14
4	3.00	3.13	3.13	3.27	3.20	2.67	3.43
5	4.33	4.17	3.73	4.09	4.20	3.00	4.00
6	4.50	4.22	4.13	4.36	4.20	3.67	4.57
7	3.67	4.17	3.73	3.90	3.80	2.67	4.14
8	3.50	3.13	3.07	3.36	3.60	3.33	3.33
9	1.67	2.06	2.13	2.09	2.40	1.67	2.00
10	4.17	3.89	3.33	3.64	3.40	3.33	3.71
11	3.67	4.28	3.93	3.91	3.80	3.00	4.29
12	3.50	3.83	3.40	3.64	3.40	2.67	4.14
13	4.17	3.72	3.73	3.73	3.60	2.67	4.14
14	4.00	3.83	4.00	4.00	3.80	3.00	4.29
CLUSTERS							
Concrete	3.24	3.17	3.17	3.15	3.24	2.60	3.39
Social	4.11	4.07	3.75	4.03	3.93	3.11	4.24
Duty	3.22	3.03	3.20	3.15	3.00	2.67	3.52
Burden	2.75	3.00	3.03	2.91	3.10	2.34	3.14

THE TELLER JOB - EXPECTATION MEAN SCORES IN BACKGROUND GROUPING

	Age				Gender	
	20-25	26-29	30-35	above 35	Male	Female
Sample Size	57	11	1	0	18	51
Question #						
1	2.96	2.25	3.00	0.00	2.80	2.88
2	3.73	3.50	3.00	0.00	4.00	3.62
3	4.50	4.75	3.00	0.00	4.40	4.50
4	3.27	3.75	3.00	0.00	3.60	3.27
5	2.35	3.00	3.00	0.00	2.80	2.38
6	2.80	3.75	3.00	0.00	2.60	3.00
7	2.84	3.25	2.00	0.00	2.80	2.88
8	2.62	2.50	2.00	0.00	1.80	2.73
9	4.12	4.50	3.00	0.00	4.60	4.04
10	3.78	4.50	3.00	0.00	4.20	3.78
11	2.86	3.25	4.00	0.00	3.40	2.86
12	4.00	4.50	4.00	0.00	4.40	4.00
13	3.41	4.50	3.00	0.00	3.80	3.50
14	3.45	4.25	4.00	0.00	3.20	3.68
15	4.13	4.50	4.00	0.00	4.40	4.13
16	3.86	4.50	5.00	0.00	4.20	3.95
17	3.95	4.50	5.00	0.00	3.60	4.18
18	3.78	4.50	5.00	0.00	3.80	3.96
19	3.32	3.75	4.00	0.00	3.60	3.36
20	3.92	4.00	4.00	0.00	4.00	3.92
21	3.16	3.75	4.00	0.00	3.00	3.32
22	2.76	3.25	3.00	0.00	2.60	2.88
23	2.91	3.50	3.00	0.00	3.80	2.83
24	4.24	4.75	4.00	0.00	4.60	4.24
25	3.44	4.50	3.00	0.00	3.60	3.56
26	3.83	4.50	4.00	0.00	4.00	3.92

THE TELLER JOB - EXPECTATION MEAN SCORES IN BACKGROUND GROUPING

	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company	Banking Industry	Banking Industry	
Sample Size	28	19	22	45	24	15	54
Question #							
1	2.73	3.00	2.86	2.70	3.38	2.33	2.93
2	3.18	4.00	3.71	3.57	4.00	4.33	3.61
3	4.45	4.42	4.57	4.57	4.25	4.67	4.46
4	3.18	3.42	3.43	3.17	3.75	3.00	3.36
5	2.18	2.75	2.29	2.35	2.75	2.67	2.43
6	3.18	3.18	2.14	3.05	2.63	2.67	2.96
7	3.40	2.50	2.71	2.86	2.88	2.67	2.89
8	2.82	2.25	2.86	2.83	1.88	2.33	2.61
9	4.00	4.45	3.71	4.14	4.13	3.00	4.26
10	3.60	3.91	4.00	3.90	3.75	4.00	3.85
11	2.90	3.09	2.80	2.79	3.38	4.00	2.88
12	4.30	4.09	3.40	4.00	4.25	4.00	4.08
13	3.40	3.91	3.20	3.42	3.88	4.00	3.52
14	3.30	4.18	3.00	3.63	3.50	3.50	3.60
15	3.91	4.36	4.20	4.20	4.13	4.50	4.15
16	3.89	4.09	3.80	3.94	4.13	4.00	4.00
17	4.00	4.45	3.60	4.11	4.00	4.50	4.04
18	4.00	4.09	3.20	3.90	4.00	3.50	3.96
19	3.00	3.73	3.20	3.26	3.75	4.50	3.32
20	3.70	4.17	4.00	3.81	4.25	4.00	3.92
21	3.09	3.50	3.17	3.32	3.13	2.67	3.33
22	2.18	3.42	2.83	2.86	2.75	3.67	2.74
23	2.60	3.18	3.33	2.75	3.63	4.00	2.88
24	4.18	4.17	4.67	4.36	4.13	4.00	4.33
25	3.64	3.67	3.33	3.59	3.50	3.67	3.56
26	4.30	4.00	3.33	3.86	4.13	3.00	4.04

THE TELLER JOB - EXPECTATION MEAN SCORES IN BACKGROUND GROUPING

Sample Size Question #	Monthly Salary Range (in RMB)									
	< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000			
1	2.00	3.13	3.14	2.25	2.00	1.00	3.00			
2	3.00	3.38	3.93	4.00	2.00	1.00	5.00			
3	5.00	4.38	4.43	5.00	5.00	3.00	4.00			
4	3.00	3.00	3.64	3.00	2.00	4.00	4.00			
5	3.00	2.13	2.50	2.25	2.00	4.00	3.00			
6	3.00	3.50	2.57	3.33	5.00	1.00	2.00			
7	2.00	3.14	2.86	2.50	5.00	1.00	3.00			
8	3.00	3.00	2.07	3.50	5.00	1.00	2.00			
9	4.00	4.00	4.07	3.67	5.00	5.00	5.00			
10	5.00	3.29	3.92	4.00	5.00	3.00	4.00			
11	3.00	2.29	3.17	4.00	4.00	1.00	3.00			
12	5.00	3.57	4.08	4.33	5.00	5.00	3.00			
13	4.00	3.00	3.75	4.00	5.00	2.00	4.00			
14	2.00	3.00	4.00	3.67	5.00	3.00	4.00			
15	5.00	3.63	4.33	4.33	5.00	4.00	4.00			
16	4.00	3.43	4.18	4.00	5.00	4.00	4.00			
17	5.00	3.86	4.08	4.33	5.00	4.00	4.00			
18	3.00	4.25	4.00	2.67	5.00	3.00	4.00			
19	4.00	2.71	3.33	3.33	5.00	5.00	4.00			
20	4.00	3.71	4.23	3.25	4.00	4.00	5.00			
21	3.00	2.75	3.54	3.25	3.00	5.00	3.00			
22	3.00	1.75	3.46	2.00	2.00	5.00	5.00			
23	4.00	2.00	3.62	2.75	2.00	0.00	3.00			
24	4.00	4.13	4.69	3.75	5.00	1.00	5.00			
25	3.00	3.38	3.85	3.25	5.00	1.00	5.00			
26	1.00	3.86	4.38	4.00	5.00	1.00	4.00			

THE TELLER JOB - PERCEPTION MEAN SCORES IN BACKGROUND GROUPING

Sample Size Question #	Age				Gender	
	20-25	26-29	30-35	above 35	Male	Female
	57	11	1	0	18	51
1	2.75	2.75	2.00	0.00	2.68	2.76
2	2.82	3.08	2.00	0.00	3.32	2.69
3	3.98	3.92	4.00	0.00	3.95	3.98
4	3.11	3.42	4.00	0.00	3.11	3.20
5	2.50	2.92	2.00	0.00	2.42	2.62
6	3.49	3.50	3.00	0.00	3.47	3.49
7	3.19	2.92	4.00	0.00	2.84	3.27
8	3.05	3.25	5.00	0.00	3.53	2.96
9	3.26	3.58	3.00	0.00	3.47	3.25
10	3.72	4.00	3.00	0.00	3.95	3.69
11	2.72	2.83	1.00	0.00	2.79	2.69
12	3.65	3.92	2.00	0.00	3.74	3.65
13	3.58	3.75	3.00	0.00	3.53	3.63
14	3.02	3.00	2.00	0.00	3.26	2.90
15	3.65	3.83	2.00	0.00	3.78	3.62
16	3.56	3.58	1.00	0.00	3.84	3.41
17	4.11	4.42	2.00	0.00	4.26	4.08
18	3.37	3.33	2.00	0.00	3.47	3.29
19	2.37	2.25	1.00	0.00	2.32	2.33
20	3.41	3.92	3.00	0.00	3.63	3.44
21	2.79	2.42	2.00	0.00	2.79	2.68
22	1.39	1.17	1.00	0.00	1.37	1.34
23	2.21	2.17	1.00	0.00	2.37	2.12
24	4.11	4.50	3.00	0.00	4.37	4.08
25	3.46	3.58	1.00	0.00	3.68	3.36
26	3.95	4.17	2.00	0.00	4.05	3.92

THE TELLER JOB - PERCEPTION MEAN SCORES IN BACKGROUND GROUPING

Sample Size Question #	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company		Banking Industry	
				Yes	No	Yes	No
28	28	19	22	45	24	15	54
1	2.79	2.37	3.00	2.80	2.64	2.19	2.91
2	2.61	3.00	3.04	2.71	3.12	2.38	3.00
3	3.82	4.11	4.04	3.87	4.16	4.13	3.93
4	3.07	3.79	2.78	3.22	3.08	3.63	3.04
5	2.33	2.47	2.91	2.52	2.64	2.47	2.59
6	3.46	3.42	3.57	3.44	3.56	3.56	3.46
7	3.00	3.37	3.17	2.93	3.56	3.56	3.04
8	3.18	3.05	3.09	3.16	3.04	3.06	3.13
9	2.93	3.53	3.61	3.13	3.64	3.19	3.35
10	3.57	4.05	3.74	3.64	3.96	3.94	3.70
11	2.64	2.89	2.65	2.69	2.76	2.69	2.72
12	3.57	3.95	3.57	3.62	3.76	3.88	3.61
13	3.29	3.74	3.87	3.49	3.80	3.69	3.57
14	2.69	3.21	3.17	2.77	3.40	3.57	2.85
15	3.58	3.74	3.70	3.56	3.84	3.73	3.64
16	3.61	3.79	3.22	3.42	3.72	3.88	3.43
17	4.21	4.32	3.87	4.13	4.12	4.13	4.13
18	3.39	3.37	3.26	3.13	3.72	3.69	3.24
19	2.25	2.53	2.26	2.16	2.64	2.50	2.28
20	3.26	3.53	3.74	3.48	3.52	3.50	3.49
21	2.74	2.95	2.48	2.68	2.76	2.19	2.87
22	1.15	1.47	1.48	1.32	1.40	1.19	1.40
23	1.89	2.21	2.52	2.02	2.48	2.06	2.23
24	4.07	4.21	4.22	4.14	4.20	4.00	4.21
25	3.30	3.47	3.61	3.41	3.52	3.44	3.45
26	3.81	3.95	4.13	3.84	4.16	4.06	3.92

THE TELLER JOB - PERCEPTION MEAN SCORES IN BACKGROUND GROUPING

Monthly Salary Range (in RMB)								
	< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000	
Sample Size	5	18	15	13	5	3	7	
Question #								
1	2.33	3.00	2.80	3.15	1.80	1.67	2.86	
2	3.67	2.78	3.20	2.62	2.40	2.33	2.29	
3	4.50	3.83	4.07	4.00	4.00	4.00	3.43	
4	2.67	3.39	3.27	3.46	2.40	3.33	2.71	
5	1.83	2.83	2.13	2.92	3.00	2.00	2.29	
6	3.83	3.39	3.27	3.38	3.40	3.67	3.71	
7	4.17	3.22	3.20	2.77	3.40	3.33	2.71	
8	3.50	3.06	2.67	3.08	3.20	3.67	3.86	
9	4.17	3.56	3.20	2.92	3.20	2.67	2.86	
10	3.83	3.89	3.73	3.62	3.80	3.00	3.71	
11	2.83	2.72	2.47	2.92	3.20	2.00	2.57	
12	3.67	3.89	3.67	3.38	4.00	3.33	3.57	
13	4.17	3.44	3.40	3.77	3.60	3.33	3.57	
14	3.00	3.11	3.07	3.00	3.40	2.33	2.20	
15	3.67	3.94	3.73	3.42	3.80	2.33	3.71	
16	3.50	3.78	3.60	3.38	3.00	2.00	4.00	
17	4.00	4.22	4.33	3.85	4.20	3.00	4.43	
18	3.67	3.44	3.40	3.54	3.00	2.00	3.00	
19	2.67	2.50	2.67	1.77	2.20	1.67	2.14	
20	4.00	3.35	3.40	3.54	3.40	3.00	3.29	
21	2.33	2.88	3.13	2.62	2.00	2.00	2.43	
22	1.17	1.53	1.20	1.31	1.60	1.00	1.29	
23	2.33	2.24	2.13	2.23	2.20	1.67	1.86	
24	4.33	4.35	4.20	4.00	4.00	3.67	3.86	
25	3.67	3.53	3.53	3.46	3.40	2.33	3.00	
26	4.17	4.18	3.87	3.92	4.00	3.33	3.57	

THE TELLER JOB - PERCENTAGE DIFFERENCES BETWEEN MEAN SCORES OF EXPECTATION AND PERCEPTION

	Age				Gender	
	20-25	26-29	30-35	above 35	Male	Female
Sample Size	57	11	1	0	18	51
Question #						
1	-7.09%	22.22%	-33.33%	0.00%	-4.29%	-4.17%
2	-24.40%	-12.00%	-33.33%	0.00%	-17.00%	-25.69%
3	-11.56%	-17.47%	33.33%	0.00%	-10.23%	-11.56%
4	-4.89%	-8.80%	33.33%	0.00%	-13.61%	-2.14%
5	6.38%	-2.67%	-33.33%	0.00%	-13.57%	10.08%
6	24.64%	-6.67%	0.00%	0.00%	33.46%	16.33%
7	12.32%	-10.15%	100.00%	0.00%	1.43%	13.54%
8	16.41%	30.00%	150.00%	0.00%	96.11%	8.42%
9	-20.87%	-20.44%	0.00%	0.00%	-24.57%	-19.55%
10	-1.59%	-11.11%	0.00%	0.00%	-5.95%	-2.38%
11	-4.90%	-12.92%	-75.00%	0.00%	-17.94%	-5.94%
12	-8.75%	-12.89%	-50.00%	0.00%	-15.00%	-8.75%
13	4.99%	-16.67%	0.00%	0.00%	-7.11%	3.71%
14	-12.46%	-29.41%	-50.00%	0.00%	1.87%	-21.20%
15	-11.62%	-14.89%	-50.00%	0.00%	-14.09%	-12.35%
16	-7.77%	-20.44%	-80.00%	0.00%	-8.57%	-13.67%
17	4.05%	-1.78%	-60.00%	0.00%	18.33%	-2.39%
18	-10.85%	-26.00%	-60.00%	0.00%	-8.68%	-16.92%
19	-28.61%	-40.00%	-75.00%	0.00%	-35.56%	-30.65%
20	-13.01%	-2.00%	-25.00%	0.00%	-9.25%	-12.24%
21	-11.71%	-35.47%	-50.00%	0.00%	-7.00%	-19.28%
22	-49.64%	-64.00%	-66.67%	0.00%	-47.31%	-53.47%
23	-24.05%	-38.00%	-66.67%	0.00%	-37.63%	-25.09%
24	-3.07%	-5.26%	-25.00%	0.00%	-5.00%	-3.77%
25	0.58%	-20.44%	-66.67%	0.00%	2.22%	-5.62%
26	3.13%	-7.33%	-50.00%	0.00%	1.25%	0.00%

THE TELLER JOB - PERCENTAGE DIFFERENCES BETWEEN MEAN SCORES OF EXPECTATION AND PERCEPTION

Sample Size	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company		Banking Industry	
				Yes	No	Yes	No
Question #	28	19	22	45	24	15	54
1	2.20%	-21.00%	4.90%	3.70%	-21.89%	-6.01%	-0.68%
2	-17.92%	-25.00%	-18.06%	-24.09%	-22.00%	-45.03%	-16.90%
3	-14.16%	-7.01%	-11.60%	-15.32%	-2.12%	-11.56%	-11.88%
4	-3.46%	10.82%	-18.95%	1.58%	-17.87%	21.00%	-9.52%
5	6.88%	-10.18%	27.07%	7.23%	-4.00%	-7.49%	6.58%
6	8.81%	7.55%	66.82%	12.79%	35.36%	33.33%	16.89%
7	-11.76%	34.80%	16.97%	2.45%	23.61%	33.33%	5.19%
8	12.77%	35.56%	8.04%	11.66%	61.70%	31.33%	19.92%
9	-26.75%	-20.67%	-2.70%	-24.40%	-11.86%	6.33%	-21.36%
10	-0.83%	3.58%	-6.50%	-6.67%	5.60%	-1.50%	-3.90%
11	-8.97%	-6.47%	-5.36%	-3.58%	-18.34%	-32.75%	-5.56%
12	-16.98%	-3.42%	5.00%	-9.50%	-11.53%	-3.00%	-11.52%
13	-3.24%	-4.35%	20.94%	2.05%	-2.06%	-7.75%	1.42%
14	-18.48%	-23.21%	5.67%	-23.69%	-2.86%	2.00%	-20.83%
15	-8.44%	-14.22%	-11.90%	-15.24%	-7.02%	-17.11%	-12.29%
16	-7.20%	-7.33%	-15.26%	-13.20%	-9.93%	-3.00%	-14.25%
17	5.25%	-2.92%	7.50%	0.49%	3.00%	-8.22%	2.23%
18	-15.25%	-17.60%	1.87%	-19.74%	-7.00%	5.43%	-18.18%
19	-25.00%	-32.17%	-29.38%	-33.74%	-29.60%	-44.44%	-31.33%
20	-11.89%	-15.35%	-6.50%	-8.66%	-17.18%	-12.50%	-10.97%
21	-11.33%	-15.71%	-21.77%	-19.28%	-11.82%	-17.98%	-13.81%
22	-47.25%	-57.02%	-47.70%	-53.85%	-49.09%	-67.57%	-48.91%
23	-27.31%	-30.50%	-24.32%	-26.55%	-31.68%	-48.50%	-22.57%
24	-2.63%	0.96%	-9.64%	-5.05%	1.69%	0.00%	-2.77%
25	-9.34%	-5.45%	8.41%	-5.01%	0.57%	-6.27%	-3.09%
26	-11.40%	-1.25%	24.02%	-0.52%	0.73%	35.33%	-2.97%

THE TELLER JOB - PERCENTAGE DIFFERENCES BETWEEN MEAN SCORES OF EXPECTATION AND PERCEPTION

		Monthly Salary Range (in RMB)									
		< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000			
Sample Size	Question #	5	18	15	13	5	3	7			
1	1	16.50%	-4.15%	-10.83%	40.00%	-10.00%	67.00%	-4.67%			
2	2	22.33%	-17.75%	-18.58%	-34.50%	20.00%	133.00%	-54.20%			
3	3	-10.00%	-12.56%	-8.13%	-20.00%	-20.00%	33.33%	-14.25%			
4	4	-11.00%	13.00%	-10.16%	15.33%	20.00%	-16.75%	-32.25%			
5	5	-39.00%	32.86%	-14.80%	29.78%	50.00%	-50.00%	-23.67%			
6	6	27.67%	-3.14%	27.24%	1.50%	-32.00%	267.00%	85.50%			
7	7	108.50%	2.55%	11.89%	10.80%	-32.00%	233.00%	-9.67%			
8	8	16.67%	2.00%	28.99%	-12.00%	-36.00%	267.00%	93.00%			
9	9	4.25%	-11.00%	-21.38%	-20.44%	-36.00%	-46.60%	-42.80%			
10	10	-23.40%	18.24%	-4.85%	-9.50%	-24.00%	0.00%	-7.25%			
11	11	-5.67%	18.78%	-22.08%	-27.00%	-20.00%	100.00%	-14.33%			
12	12	-26.60%	8.96%	-10.05%	-21.94%	-20.00%	-33.40%	19.00%			
13	13	4.25%	14.67%	-9.33%	-5.75%	-28.00%	66.50%	-10.75%			
14	14	50.00%	3.67%	-23.25%	-18.26%	-32.00%	-22.33%	-45.00%			
15	15	-26.60%	8.54%	-13.86%	-21.02%	-24.00%	-41.75%	-7.25%			
16	16	-12.50%	10.20%	-13.88%	-15.50%	-40.00%	-50.00%	0.00%			
17	17	-20.00%	9.33%	6.13%	-11.09%	-16.00%	-25.00%	10.75%			
18	18	22.33%	-19.06%	-15.00%	32.58%	-40.00%	-33.33%	-25.00%			
19	19	-33.25%	-7.75%	-19.82%	-46.85%	-56.00%	-66.60%	-46.50%			
20	20	0.00%	-9.70%	-19.62%	8.92%	-15.00%	-25.00%	-34.20%			
21	21	-22.33%	4.73%	-11.58%	-19.38%	-33.33%	-60.00%	-19.00%			
22	22	-61.00%	-12.57%	-65.32%	-34.50%	-20.00%	-80.00%	-74.20%			
23	23	-41.75%	12.00%	-41.16%	-18.91%	10.00%	0.00%	-38.00%			
24	24	8.25%	5.33%	-10.45%	6.67%	-20.00%	267.00%	-22.80%			
25	25	22.33%	4.44%	-8.31%	6.46%	-32.00%	133.00%	-40.00%			
26	26	317.00%	8.29%	-11.64%	-2.00%	-20.00%	233.00%	-10.75%			

LIFE IN HONG KONG - EXPECTATION MEAN SCORES IN BACKGROUND GROUPING

	Age				Gender	
	20-25	26-29	30-35	above 35	Male	Female
Sample Size	57	11	1	0	18	51
Question #						
1	4.54	4.67	3.00	0.00	4.40	4.52
2	3.42	3.67	2.00	0.00	3.20	3.44
3	4.12	4.67	4.00	0.00	4.00	4.20
4	3.24	4.33	3.00	0.00	3.60	3.29
5	3.23	2.67	3.00	0.00	3.60	3.08
6	3.35	3.67	4.00	0.00	3.40	3.40
7	3.12	3.33	4.00	0.00	3.80	3.04
8	2.19	3.00	2.00	0.00	2.00	2.32
9	2.27	1.67	2.00	0.00	2.00	2.24
10	4.12	4.33	5.00	0.00	3.60	4.28
11	4.00	4.33	0.00	0.00	4.00	4.04
12	4.15	4.00	4.00	0.00	3.80	4.20
13	4.08	4.00	4.00	0.00	4.00	4.08
14	3.58	3.67	2.00	0.00	3.20	3.60
15	2.68	2.67	2.00	0.00	2.00	2.79
16	2.92	3.00	4.00	0.00	3.00	2.96
17	3.62	4.00	4.00	0.00	4.00	3.62
18	3.12	3.50	3.00	0.00	3.00	3.19
19	3.58	3.25	3.00	0.00	3.60	3.50
20	2.72	3.50	3.00	0.00	3.00	2.80

LIFE IN HONG KONG - EXPECTATION MEAN SCORES IN BACKGROUND GROUPING

Sample Size	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company		Banking Industry	
				Yes	No	Yes	No
28	19	22	45	24	15	54	
Question #							
1	4.70	4.58	4.29	4.50	4.50	4.33	4.52
2	3.60	3.67	2.71	3.45	3.25	3.00	3.44
3	4.30	4.08	4.00	4.27	3.88	4.33	4.15
4	3.20	3.27	3.71	3.24	3.63	4.00	3.27
5	3.50	2.83	3.29	3.05	3.50	3.33	3.15
6	3.50	3.50	2.86	3.41	3.38	3.00	3.44
7	3.10	3.08	3.14	3.05	3.50	3.67	3.11
8	2.10	2.33	2.29	2.32	2.13	2.00	2.30
9	2.00	2.33	2.29	2.09	2.50	2.33	2.19
10	3.80	4.50	4.29	4.18	4.13	4.00	4.19
11	3.44	3.91	4.86	4.24	3.43	3.67	4.08
12	4.10	4.25	4.14	4.14	4.13	3.67	4.19
13	4.00	4.08	4.29	4.00	4.25	3.33	4.15
14	3.80	3.50	3.43	3.64	3.25	2.67	3.63
15	2.90	2.82	2.29	2.71	2.50	2.33	2.69
16	3.00	3.00	2.86	2.86	3.25	2.00	3.07
17	3.64	3.75	3.43	3.65	3.75	3.67	3.68
18	3.36	3.25	2.71	3.17	3.13	4.33	3.04
19	3.82	3.42	3.29	3.48	3.63	4.00	3.46
20	2.91	2.82	2.71	2.74	3.14	3.33	2.78

LIFE IN HONG KONG - EXPECTATION MEAN SCORES IN BACKGROUND GROUPING

Sample Size Question #	Monthly Salary Range (in RMB)						
	< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000
	5	18	15	13	5	3	7
1	5.00	4.13	4.86	4.25	0.00	5.00	4.00
2	3.00	3.38	3.21	3.75	0.00	5.00	4.00
3	5.00	4.00	4.36	3.75	0.00	3.00	4.00
4	3.00	2.75	4.08	2.50	0.00	2.00	4.00
5	3.00	3.13	3.14	3.00	0.00	5.00	3.00
6	3.00	3.25	3.29	4.00	0.00	3.00	3.00
7	3.00	2.75	3.29	3.00	0.00	4.00	3.00
8	3.00	2.00	2.29	2.50	0.00	1.00	3.00
9	5.00	2.13	2.07	2.25	0.00	1.00	3.00
10	5.00	4.00	4.36	3.75	0.00	5.00	4.00
11	5.00	3.33	4.43	3.00	0.00	5.00	4.00
12	5.00	4.13	4.14	4.00	0.00	5.00	4.00
13	5.00	4.13	4.21	3.75	0.00	3.00	4.00
14	5.00	3.63	3.64	3.25	0.00	3.00	3.00
15	3.00	3.25	2.54	2.50	0.00	1.00	3.00
16	5.00	3.00	2.86	2.50	0.00	4.00	3.00
17	3.00	3.75	3.71	3.75	4.00	2.00	3.00
18	2.00	2.88	3.36	3.50	4.00	1.00	4.00
19	2.00	3.38	3.86	3.50	4.00	1.00	4.00
20	2.00	2.43	3.00	3.00	4.00	1.00	4.00

LIFE IN HONG KONG - PERCEPTION MEAN SCORES IN BACKGROUND GROUPING

	Age				Gender	
	20-25	26-29	30-35	above 35	Male	Female
Sample Size	57	11	1	0	18	51
Question #						
1	4.39	4.33	4.00	0.00	4.63	4.27
2	3.19	3.00	2.00	0.00	2.89	3.24
3	3.32	3.67	3.00	0.00	3.32	3.39
4	2.82	2.92	2.00	0.00	2.84	2.82
5	3.09	2.83	2.00	0.00	3.42	2.88
6	3.07	3.42	1.00	0.00	3.68	2.88
7	2.96	2.42	1.00	0.00	3.00	2.78
8	1.68	1.83	1.00	0.00	1.74	1.69
9	2.44	2.50	4.00	0.00	2.53	2.45
10	3.65	3.42	3.00	0.00	3.32	3.71
11	3.27	3.00	0.00	0.00	3.65	3.05
12	4.00	3.64	0.00	0.00	3.88	3.96
13	3.94	3.73	5.00	0.00	3.94	3.91
14	3.69	3.36	4.00	0.00	3.41	3.71
15	2.29	1.82	0.00	0.00	1.69	2.39
16	3.55	3.67	4.00	0.00	3.53	3.59
17	3.53	2.90	3.00	0.00	3.47	3.41
18	3.13	3.00	2.00	0.00	3.11	3.08
19	3.55	3.50	2.00	0.00	3.63	3.47
20	3.06	3.17	1.00	0.00	2.53	3.25

LIFE IN HONG KONG - PERCEPTION MEAN SCORES IN BACKGROUND GROUPING

Sample Size	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company		Banking Industry	
				Yes	No	Yes	No
28	19	22		45	24	15	54
Question #							
1	4.29	4.26	4.57	4.27	4.56	4.25	4.41
2	3.14	3.26	3.04	3.11	3.20	3.31	3.09
3	3.14	3.37	3.65	3.33	3.44	3.56	3.31
4	2.46	3.11	3.04	2.91	2.68	2.88	2.81
5	3.18	2.78	3.04	2.84	3.36	2.94	3.06
6	3.19	2.89	3.17	2.98	3.32	3.07	3.11
7	2.81	2.84	2.87	2.68	3.12	3.13	2.76
8	1.71	1.89	1.52	1.67	1.76	2.00	1.61
9	2.29	2.63	2.57	2.40	2.60	2.38	2.50
10	3.39	3.79	3.70	3.62	3.56	3.81	3.54
11	3.08	3.40	3.24	3.05	3.50	4.07	2.96
12	3.85	4.22	3.82	3.93	3.96	4.13	3.88
13	3.92	4.12	3.76	3.91	3.95	3.93	3.92
14	3.65	3.78	3.50	3.69	3.54	3.38	3.72
15	2.17	2.53	1.95	2.38	1.91	2.40	2.13
16	3.58	3.32	3.78	3.48	3.75	3.56	3.58
17	3.48	3.44	3.33	3.40	3.48	3.36	3.44
18	3.04	3.47	2.87	3.18	2.91	3.47	2.98
19	3.61	3.59	3.35	3.45	3.63	3.87	3.42
20	3.11	3.13	2.91	3.16	2.82	3.13	3.02

LIFE IN HONG KONG - PERCEPTION MEAN SCORES IN BACKGROUND GROUPING

	Monthly Salary Range (in RMB)						
	< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000
Sample Size	5	18	15	13	5	3	7
Question #							
1	4.50	4.56	4.33	4.15	4.60	4.33	4.00
2	3.33	3.00	3.13	3.46	3.20	3.00	3.29
3	3.83	3.22	3.33	3.46	3.20	2.67	4.00
4	2.50	2.94	2.80	2.85	2.80	2.00	3.14
5	2.83	3.00	3.21	2.92	2.80	2.33	3.57
6	3.00	3.33	3.07	3.00	3.60	2.00	2.67
7	3.50	3.17	2.67	2.54	3.20	1.67	2.67
8	1.83	1.61	1.73	1.54	1.60	1.00	2.57
9	3.33	2.44	2.47	2.31	2.00	2.67	2.57
10	3.67	3.72	3.47	3.62	3.20	4.00	3.57
11	3.00	2.94	3.23	3.40	4.00	3.00	3.00
12	4.00	3.65	4.07	4.50	4.00	3.50	4.00
13	3.83	3.63	4.00	4.36	4.20	3.67	3.60
14	3.17	3.65	3.79	3.75	3.80	3.67	3.43
15	1.33	2.29	2.15	2.27	2.75	2.00	2.80
16	3.67	3.88	3.14	3.54	4.00	3.33	3.57
17	3.60	3.41	3.92	3.08	3.80	3.67	2.86
18	2.83	3.11	3.23	2.77	3.00	3.00	3.67
19	3.17	3.56	3.86	3.17	3.60	2.33	3.86
20	3.67	2.76	3.43	2.92	2.40	3.00	3.00

LIFE IN HONG KONG - PERCENTAGE DIFFERENCES BETWEEN MEAN SCORES OF EXPECTATION AND PERCEPTION

	Age				Gender	
	20-25	26-29	30-35	above 35	Male	Female
Sample Size	57	11	1	0	18	51
Question #						
1	-3.30%	-7.28%	33.33%	0.00%	5.23%	-5.53%
2	-6.73%	-18.26%	0.00%	0.00%	-9.69%	-5.81%
3	-19.42%	-21.41%	-25.00%	0.00%	-17.00%	-19.29%
4	-12.96%	-32.56%	-33.33%	0.00%	-21.11%	-14.29%
5	-4.33%	5.99%	-33.33%	0.00%	-5.00%	-6.49%
6	-8.36%	-6.81%	-75.00%	0.00%	8.24%	-15.29%
7	-5.13%	-27.33%	-75.00%	0.00%	-21.05%	-8.55%
8	-23.29%	-39.00%	-50.00%	0.00%	-13.00%	-27.16%
9	7.49%	49.70%	100.00%	0.00%	26.50%	9.38%
10	-11.41%	-21.02%	-40.00%	0.00%	-7.78%	-13.32%
11	-18.25%	-30.72%	#DIV/0!	0.00%	-8.75%	-24.50%
12	-3.61%	-9.00%	-100.00%	0.00%	2.11%	-5.71%
13	-3.43%	-6.75%	25.00%	0.00%	-1.50%	-4.17%
14	3.07%	-8.45%	100.00%	0.00%	6.56%	3.06%
15	-14.55%	-31.84%	-100.00%	0.00%	-15.50%	-14.34%
16	21.58%	22.33%	0.00%	0.00%	17.67%	21.28%
17	-2.49%	-27.50%	-25.00%	0.00%	-13.25%	-5.80%
18	0.32%	-14.29%	-33.33%	0.00%	3.67%	-3.45%
19	-0.84%	7.69%	-33.33%	0.00%	0.83%	-0.86%
20	12.50%	-9.43%	-66.67%	0.00%	-15.67%	16.07%

LIFE IN HONG KONG - PERCENTAGE DIFFERENCES BETWEEN MEAN SCORES OF EXPECTATION AND PERCEPTION

Sample Size Question #	Education			Worked in		Worked in	
	University (4-yr)	University (3-yr)	College	Non-state-owned Company		Banking Industry	
				Yes	No	Yes	No
28	28	19	22	45	24	15	54
1	-8.72%	-6.99%	6.53%	-5.11%	1.33%	-1.85%	-2.43%
2	-12.78%	-11.17%	12.18%	-9.86%	-1.54%	10.33%	-10.17%
3	-26.98%	-17.40%	-8.75%	-22.01%	-11.34%	-17.78%	-20.24%
4	-23.13%	-4.89%	-18.06%	-10.19%	-26.17%	-28.00%	-14.07%
5	-9.14%	-1.77%	-7.60%	-6.89%	-4.00%	-11.71%	-2.86%
6	-8.86%	-17.43%	10.84%	-12.61%	-1.78%	2.33%	-9.59%
7	-9.35%	-7.79%	-8.60%	-12.13%	-10.86%	-14.71%	-11.25%
8	-18.57%	-18.88%	-33.62%	-28.02%	-17.37%	0.00%	-30.00%
9	14.50%	12.88%	12.23%	14.83%	4.00%	2.15%	14.16%
10	-10.79%	-15.78%	-13.75%	-13.40%	-13.80%	-4.75%	-15.51%
11	-10.47%	-13.04%	-33.33%	-28.07%	2.04%	10.90%	-27.45%
12	-6.10%	-0.71%	-7.73%	-5.07%	-4.12%	12.53%	-7.40%
13	-2.00%	0.98%	-12.35%	-2.25%	-7.06%	18.02%	-5.54%
14	-3.95%	8.00%	2.04%	1.37%	8.92%	26.59%	2.48%
15	-25.17%	-10.28%	-14.85%	-12.18%	-23.60%	3.00%	-20.82%
16	19.33%	10.67%	32.17%	21.68%	15.38%	78.00%	16.61%
17	-4.40%	-8.27%	-2.92%	-6.85%	-7.20%	-8.45%	-6.52%
18	-9.52%	6.77%	5.90%	0.32%	-7.03%	-19.86%	-1.97%
19	-5.50%	4.97%	1.82%	-0.86%	0.00%	-3.25%	-1.16%
20	6.87%	10.99%	7.38%	15.33%	-10.19%	-6.01%	8.63%

LIFE IN HONG KONG - PERCENTAGE DIFFERENCES BETWEEN MEAN SCORES OF EXPECTATION AND PERCEPTION

Monthly Salary Range (in RMB)								
	< 500	500-1000	1001-1500	1501-2000	2001-2500	2501-3000	> 3000	
Sample Size	5	18	15	13	5	3	7	
Question #								
1	-10.00%	10.41%	-10.91%	-2.35%	0.00%	-13.40%	0.00%	
2	11.00%	-11.24%	-2.49%	-7.73%	0.00%	-40.00%	-17.75%	
3	-23.40%	-19.50%	-23.62%	-7.73%	0.00%	-11.00%	0.00%	
4	-16.67%	6.91%	-31.37%	14.00%	0.00%	0.00%	-21.50%	
5	-5.67%	-4.15%	2.23%	-2.67%	0.00%	-53.40%	19.00%	
6	0.00%	2.46%	-6.69%	-25.00%	0.00%	-33.33%	-11.00%	
7	16.67%	15.27%	-18.84%	-15.33%	0.00%	-58.25%	-11.00%	
8	-39.00%	-19.50%	-24.45%	-38.40%	0.00%	0.00%	-14.33%	
9	-33.40%	14.55%	19.32%	2.67%	0.00%	167.00%	-14.33%	
10	-26.60%	-7.00%	-20.41%	-3.47%	0.00%	-20.00%	-10.75%	
11	-40.00%	-11.71%	-27.09%	13.33%	0.00%	-40.00%	-25.00%	
12	-20.00%	-11.62%	-1.69%	12.50%	0.00%	-30.00%	0.00%	
13	-23.40%	-12.11%	-4.99%	16.27%	0.00%	22.33%	-10.00%	
14	-36.60%	0.55%	4.12%	15.38%	0.00%	22.33%	14.33%	
15	-55.67%	-29.54%	-15.35%	-9.20%	0.00%	100.00%	-6.67%	
16	-26.60%	29.33%	9.79%	41.60%	0.00%	-16.75%	19.00%	
17	20.00%	-9.07%	5.66%	-17.87%	-5.00%	83.50%	-4.67%	
18	41.50%	7.99%	-3.87%	-20.86%	-25.00%	200.00%	-8.25%	
19	58.50%	5.33%	0.00%	-9.43%	-10.00%	133.00%	-3.50%	
20	83.50%	13.58%	14.33%	-2.67%	-40.00%	200.00%	-25.00%	

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